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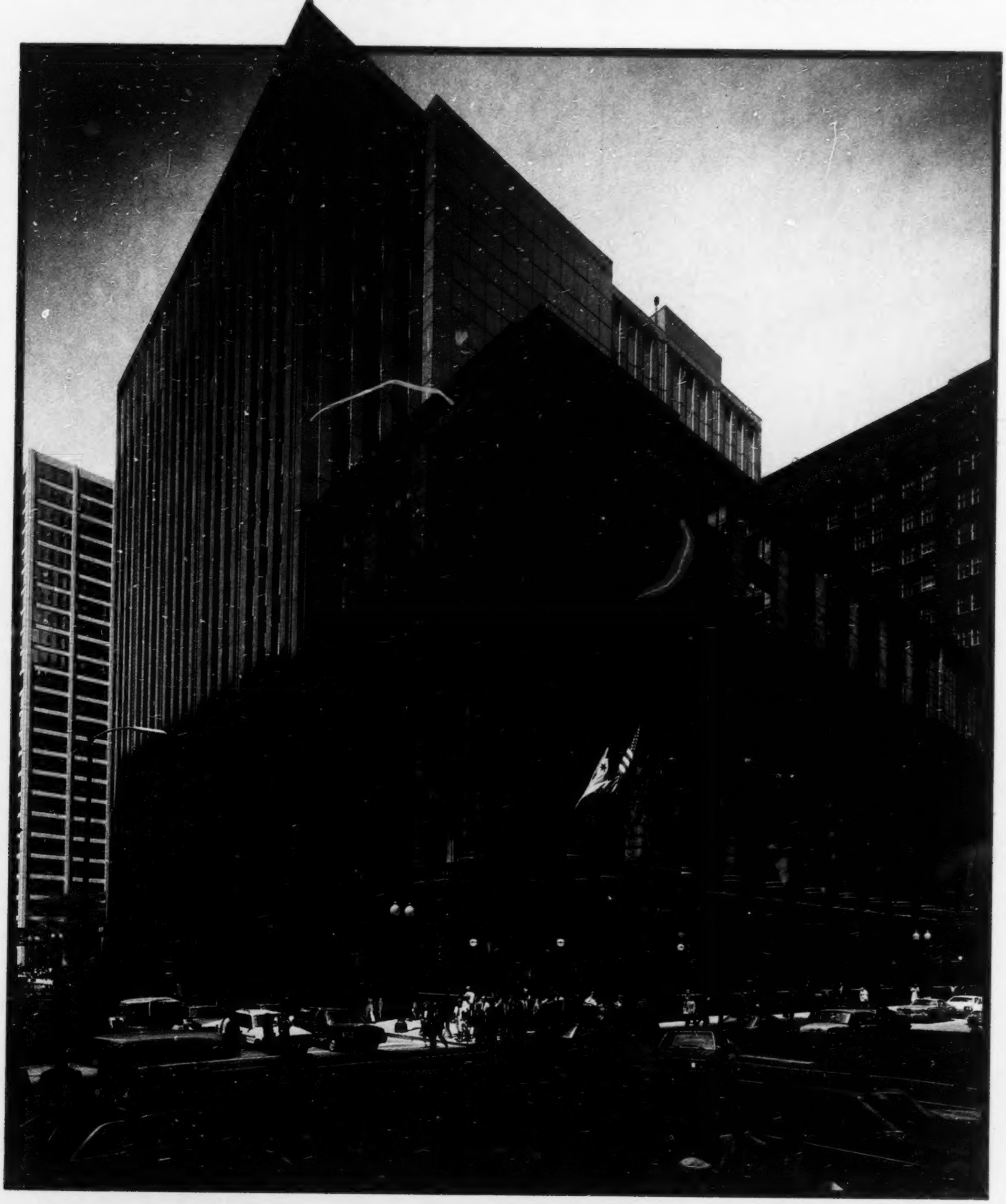

23rd ANNUAL

1985 Directory of Trust Institutions

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23rd Annual

1985 Directory of Trust Institutions

On the following pages are listed over 5000 Bank & Trust Departments located throughout the United States & Canada.

Included are the name, address, zip code and phone number of each bank in alpha/geo order.

You will also find the name and title of each principal trust and estate planning officer.

Most entries list the value of the bank's trust assets.

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1985 Directory of Trust Institutions

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Andalusia

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TrOpers: Rebecca S. Phillips, AsstTO

Birmingham

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PersTr: Lea Weathers, VP&TO
EmplBen,CorpTr,Nb: Frederick O. Newman, SrVP&TO
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EmplBen,PersTr: Donna Valeska, AsstTO
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TrInv,ComTrF: Lon L. Witter, VP&IO
TrOpers: Donna Richards, Supv
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205/875-2121
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Sylacauga

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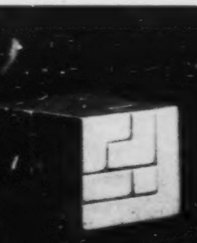

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Thomas Zoellner, AsstVP&IO
Robert Golob, AsstVP&TO
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TrInv: Alice L. Walton, VP&IO
Nb: Rob Sabata, TO
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TrOpers: J. Jenkins, AsstTO

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501/946-3551
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Hd: Sherod S. White, Pres

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PersTr,CorpTr: Mrs. Voncile Berry, VP&TO
TrOpers: Joe White, VP&TO

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RE,PersTr: Janice Torbett, TO
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TrOpers: Margie Whittenton, AsstCsh

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321 North Rosser St. 72335
501/633-2833 Tr$1.7 Mil
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501/785-2811 Tr$15 Mil
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P.O. Box 7 72902
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P.O. Box 8 72902
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J. Joseph England, TO
Ruth Whitlock, TOpO

Gillet

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72936
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501/741-2355 Tr$1 Mil
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501/741-8200 Tr/u$1 Mil
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P.O. Box 280 72342
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Cecil O'Steen, ExecVP
Dennis Ramsey, SrVP&TO
Pat Severns, VP&TO
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P.O. Box 520 71801
501/777-2363 Tr/u$1 Mil
Hd,PersTr,CorpTr: Thomas E. Hays, Jr., Pres

Hot Springs

ARKANSAS BANK AND TRUST COMPANY
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CorpTr,EmplBen: Robert P. Plummer, VP&TO
TrInv,Nb: Charles L. Fager, Jr., SrVP
PersTr,ComTrF: Winnie Trawick, VP&TO
TrOpers: Kay Deaton, TOpMgr

FIRST NATIONAL BANK OF HOT SPRINGS
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PersTr: Gene Parker, VP&TO
CorpTr,TrOpers: Lola Fisher, VP&TO
TrInv: Rick Blagg, TrInvO
EmplBen,Prob: Marcie Hearnsberger, TO

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TrOpers: Betty Seales

Jonesboro

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501/932-6603 Tr$75 Mil
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EmplBen: Olen D. Smith, TrAdm
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501/935-5521 Tr$53 Mil
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PersTr: Betty Pittman, TO
CorpTr,TrOpers: Lola Sikes, TO
EmplBen,Nb: Mark Gibson, TO

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EmplBen: Fran Davis, VP
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PersTr: Cathy H. Weisbecker
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Warren

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TrOpers: Mary Goe, VP&TOpO

Wynne

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Hd: Rafe Andrews, TO
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EmplBen: Edwin Parker, VP&TO
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213/550-2964
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Nb: Charles Starr, Jr., VP

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213/552-5352
(Branch of Los Angeles)
Mgr: Brian T. Kennedy, VP&TO

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433 N. Camden Drive 90210
213/550-2183
Hd: James G. Murray, VP&TO

Burlingame

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249 Primrose Rd. 94010
415/348-4572
Hd: John Kessler, AsstVP&TO

Carmel

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408/624-6032
(Branch of Santa Cruz)
Hd: Shirley Snyder, VP&TO

WELLS FARGO BANK,NatAssn
26609 Carmel Center Place 93922
408/624-1522
Hd: Paul P. Bianchi, Jr., AsstVP&TO

Century City

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213/552-4133
Mgr: Barry Hunter, VP&Mgr

Chico

BANK OF AMERICA,NatAssn
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916/891-7252
Hd: Alice N. Sykes, AsstVP&TO

El Toro

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23861 El Toro Rd., Ste. 301-A 92630
714/770-2650
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Nb: Francis M. Smith, Conslt
Earl Christensen, VP&TO

Encino

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818/997-2037
Mgr: Jeannette Kesterson, SrTO

Escondido

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619/489-2021
Hd: Louise Morgan, AsstVP&TO

Fresno

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209/445-7750
Kyran M. Schmidt, VP&TO

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209/441-5097
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209/485-5220
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Hd: Diana J. Flavin, AsstVP

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666 West Shaw Ave., Ste. 199 93704
209/224-4030
Mgr: Richard H. Smith, VP

Hemet

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1760 West Florida Ave.
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PtfolMgmt: Roger D. Newell, VP&SrIO
SecurRes: Anthony E. Spare, VP&SrIO
RE: Richard Hutson, VP
TrInv: J. Earl Skeel, VP&SrIO
Tax: Lydia Abad, VP
ProbTr,CorpTr: Donald Crawford, VP&SrTO
AdminSvcs: Leonard M. Nearman, VP&TO
EmplBen: Silvio J. Inglese, VP&SrTO
FamTr: Donald D. Crawford, Jr., VP&SrTO
Nb: Roane T. Sias, VP&TO

CALIFORNIA CANADIAN BANK
340 Pine St. 94104
415/362-5210 Tr$123 Mil
(Branch in Los Angeles)
Hd: Raymond A. Love, VP&SrTO
PersTr,Nb: William I. Groth, VP
EmplBen: Charles Buck, AsstVP
TrOpers: Cora Long, AsstVP

CALIFORNIA FIRST BANK
350 California St. 94104
415/445-0370
(RegTrDeptHdq-San Diego)
Mgr: John M. Bennett, VP
Admin: Helen R. Maas, TO
PenTr: Edward C. Edwin, TO

CROCKER NATIONAL BANK
One Eleven Sutter St. 94104
415/399-7360
(Trust services provided through Private Capital Banking Offices in Beverly Hills, Los Angeles, Pebble Beach, Sacramento, San Diego, San Francisco & Santa Barbara)
PRIVATE CAPITAL BANKING HDQ.:
Hd: Robert D. Richley, ExecVP
DeputyMgr: William A. Daegling, SrVP&MngPartner
DeputyMgr: James A. Keeley, SrVP&MngPartner
SoCalRegMgr: Stuart J. Barlow, SrVP&MngPartner
NoCalRegMgr: Rodman L. Hooker, Jr., SrVP&MngPartner
FidAdm&Svs: C. Harry St. Cyr, VP&SrTO/Partner
DirTrInv: Livingston Jenks, Jr., VP&SrTrInvO/Partner
PersTrAdm: Paul A. Derby, VP&SrTO/Partner
RECoord: Peter Dinkelspiel, VP&TO/Partner
TrAcctAdmGrp: Harry W. Cox, VP&SrTO,Mgr/Partner
ProfitPlng: Mitchell Fenger, VP/Partner-Los Angeles
SAN FRANCISCO PRIVATE CAPITAL BANKING CENTER
One Eleven Sutter St. 94104
415/399-7700
(Satellite offices in Oakland, Palo Alto & San Rafael)
CtrMgr: Rodman L. Hooker, Jr., SrVP&Partner
ExecBkg: David Wisnom, Jr., SrVP&SrPartner
InvBkg: C. Edward Head, VP&Partner
EntreBkg: Jo-Ann M. Rose, VP&Partner

FIRST INTERSTATE BANK OF CALIFORNIA
405 Montgomery St. 94104
415/544-5666
(Branch of Los Angeles)
Hd: Bruce F. Anderson, VP
PersTr: Dexter Lowry, VP
EmplBen: Robert F. Ferguson, VP
CorpTr: Carmel M. Tully, TO
EmplBen,Nb: Walter Bernard
CorpTr,Nb: Robert Bradley, TO
PersTr,Nb: Brian A. Lockwood, TO

THE HIBERNIA BANK
290 Sutter St. at Grant Ave. 94108
415/565-7170 Tr$350 Mil
(Branch in Walnut Creek)
Hd: Richard Park, SrVP&SrTO
Ct: Noreen J. Cadigan, VP&TO
PersTr: Charles C. DeMarais, Jr., VP&TO
EmplBen: James H. Whitley, AsstVP&TO
TrOpers: Derrell C. Ireton, VP&TO
TrInv: Elsbeth Minuth, VP&TO
RE: Edward J. Budrick, VP&TO

LLOYDS BANK CALIFORNIA
444 Market St. 94111
415/765-9712
(Branch of Los Angeles)
Hd: C. Scott Boone, VP&TO

MH INVESTMENT COUNSEL
333 Market St., Ste. 2730 94105
415/981-3300
John K. Dolan, VP&RegMgr

PACIFIC SECURITIES DEPOSITORY TRUST CO.
301 Pine Street 94104
415/393-4000
Charles E. Rickershauser, Jr., Chm&Pres
Betty R. Carter, SrVP
Sofia Galson, SrVP&ChFO
Stanley D. Lauchner, SrVP
Sharon S. Noordewier, SrVP
Jeffrey S. Bartfeld, VP
Jerry M. Gluck, VP&Sec

SECURITY PACIFIC NATIONAL BANK
One Embarcadero Center 94111
415/445-4139
Mgr: Richard W. Cayford, VP&Mgr

SUMITOMO BANK OF CALIFORNIA
P.O. Box 3949 94104
415/445-8090 Tr$220 Mil
(Branch in Los Angeles)
Hd: B. R. Otani, VP&Mgr
PersTr: Tom Benson, AsstVP&SrTO
TrInv: Ed Turner, AsstVP&TrInvO
EmplBen: Teresa Yragui, TO
TrOpers: Richard Wong, AsstVP&TOpO
CorpTr: Collin Blakley, VP&DptyMgr

TRUST SERVICES OF AMERICA, INC.
505 Sansome St. 94111
415/781-1511
(Branch of Los Angeles)
Mgr: Richard C. Murray, VP&TO

WELLS FARGO BANK,NatAssn
420 Montgomery St. 94163
415/396-3313 Tr$14.5 Bil
(District Trust Offices in Beverly Hills, Burlingame, Carmel, La Jolla, Oakland, Orange County, Palo Alto, Sacramento & Santa Barbara)
HdTr&InvGrp: Robert L. Joss, ExecVP
HdPersFinServ: David E. Weymouth, SrVP&SrTO
HdWFInvAdv: Frederick L. A. Grauer, SrVP
HdBusTr&Inv: Vern Kozlen, SrVP&SrTO
HdSupServ: Barry X. Lynn, VP
PersTrDiv: William L. Timoney, VP&TO
PersTrMktg&Dev: Alan Kizor, VP
WFInvAdvMktg: Thomas A. Middleton, VP
BusTr&InvMktg: Patricia A. Hughes, VP
FmlyAccts: William A. Stimson, VP&SrTO
PersInv: Craig A. Madsen, VP
MasterTr: Morgan Patch, VP&TO
EmplBenTr: Kendall C. Ranck, VP&TO

WESTERN FINANCIAL TRUST COMPANY
100 Mission St. 94105
415/495-6767 Tr$10 Mil
Hd: J. K. Creamer, Jr.

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San Jose

AMERICAN BANK & TRUST CO.
40 So. Market St. 95113
408/993-9100 Tr$50 Mil
(Branch in Walnut Creek)
Hd,PersTr,TrInv,Nb: Edward P. Davis, SrVP
CorpTr,EmplBen: Gloria Ibarra, TO
TrOpers: Ray Fallahay, TOpO

BANK OF AMERICA,NT&SA
101 Park Center Plaza 95115
408/277-7491
Hd: Cheryl Kelly, VP&TO

BANK OF THE WEST-SAN JOSE
P.O. Box 1121 95108
408/998-6867 Tr$140 Mil
(Branch in Los Angeles)
Hd,TrInv: Don L. Draper, SrVP&SrTO
PersTr: Paula Rouleau, VP&TO
TrOpers: Charlotte Miller, VP&Mgr
EmplBen: Debbie Reed, TO
TrNb: Richard Lambie, TO

CALIFORNIA COMMERCE BANK
111 W. St. John St. 95113
408/286-2660 Tr$30 Mil
Hd: Joseph Schmedding, SrVP&TO
Admin: James Lester, TO
TrInv,EmplBen: Arthur M. Soltan, VP&TO
PersTr: Kathleen Sorrell, TrAdm
TrOpers: Charmaine Griffin

CALIFORNIA FIRST BANK
P.O. Box 1509 95109-1509
408/293-0611
(Branch of San Diego)
Nb: Edward B. Holley, TO

PACIFIC TRUST COMPANY
1245 So. Winchester Blvd. 95128
408/244-9605
Hd: Victor M. Reid, III, Pres&CEO
PersTr: Christine Backhouse, VP
EmplBen: Paula I. Scott, AsstVP
TrOpers: Beverly Warila
Nb: William H. Hardy, VP

San Mateo

AHMANSON TRUST COMPANY
1730 S. El Camino Real, Suite 306 94402
415/570-5751
(Branch of Los Angeles)
Leonard Overholser, VP&TO
T. Timothy Stingley, VP&TO

BANK OF AMERICA,NatAssn
400 El Camino Real 94402
415/573-4902
Hd: L. P. Johnston, VP&RegTO

BOREL BANK & TRUST CO.
35 Bovet Rd. 94402
415/574-2081 Tr$52 Mil
Hd: Ronald G. Fick, ExecVP&SrTO
TrOpers: Susan Kealey, AsstVP&TO
TrInv: Kent Kaiser

SECURITY PACIFIC NATIONAL BANK
441 S. El Camino Real, P.O. Box 1591 94401
415/348-0282
Mgr: Peter S. Kimball, VP&Mgr

San Rafael

CROCKER NATIONAL BANK
1203 Fourth St. 94901
415/456-7000
(Satellite of San Francisco Private Capital Banking Center)
Mgr: Sheldon B. Wright, VP&Partner

WESTAMERICA TRUST COMPANY
1135 A St. 94915
415/459-4980 Tr$75 Mil
(Branch in Santa Rosa)
Hd,ComTrF: H. M. Knight, Pres
PersTr,EmplBen: A. L. Hoover, VP&SrTO
TrInv: L. L. Johnson, TrInvO
TrOpers: S. S. Dickson, TOpO
Richard D. Hageman, VP,TO&CFO

Santa Ana

FIRST AMERICAN TRUST CO.
P.O. Box 267 92702
714/558-3211 Tr$194 Mil
(Branch in Newport Beach)
Hd: Charles A. Potter, Pres
PersTr: Donald Dooling, VP
EmplBen: Ray Haynes, VP
TrOpers: G. Robert Izett, TOpO
TrInv: T. C. Casey, SrVP&TO
TrCoun: Michael E. Hennessy, VP

LLOYDS BANK CALIFORNIA
1622 N. Main St. 92702
714/667-1300
(Branch of Los Angeles)
Hd: John E. Reilly, VP&SrTO

Santa Barbara

BANK OF AMERICA,NatAssn
900 State St. 93102
805/963-1466
Hd: Ralph Dearden, VP&TO

CROCKER NATIONAL BANK
Santa Barbara Private Capital Banking Center
1001 State St. 93101
805/963-0811
CtrMgr: A. Benjamin Fox, VP&MngPartner

FIRST INTERSTATE BANK OF CALIFORNIA
901 State St. 93102
805/966-1561
(Branch of Los Angeles)
Hd: B. G. Ross, VP&Mgr
Nb: Judith Kahan, TO

LLOYDS BANK CALIFORNIA
1036 State St. 93102
805/687-5311
(Branch of Los Angeles)
Hd: Michael J. Bergquist, VP&TO

SANTA BARBARA BANK & TRUST
P.O. Drawer JJ 93102
805/966-9111 Tr$176 Mil
Hd: Lawrence L. Wathey, SrVP&SrTO
AsstHd,TrSvcs,Nb: Joseph R. Brookshire, VP,TrSvcs
FinSvcs: John F. Stoop, VP
PersTr: G. H. Kostichuk, VP&TO
PersTr,Prob: W. H. Newland, VP&TO
TrInv: Frank J. Thayer, AsstVP,InvSvcsMgr
TrOpers: Hilary C. Parker, AsstVP,TOpMgr
EmplBen: Sara Ennor, AsstVP,EBTMgr
VarInvProg: Wendy Penke, VIPMgr
TrTax: John P. Prytz, TrTaxO

SECURITY PACIFIC NATIONAL BANK
834 State St. 93101
805/966-1681
Mgr: Terence F. Adlam, VP&Mgr

WELLS FARGO BANK,NatAssn
1018 Anacapa St. 93101
805/965-2531
Hd: John R. Ziegler, VP&TO

Santa Cruz

COUNTY BANK AND TRUST
P.O. Drawer 1855 95061
408/423-8200 Tr$75 Mil
(Branches in Carmel and Watsonville)
Hd,Nb,EmplBen: Lawrence M. Russell, SrVP&SrTO
TrInv: John Giraudo, VP&Mgr,Inv
TrOpers: Richard Oakden, TOpO
Prob,PersTr: Daniel Clark, TO
Evelyn Parsons, TO

Santa Monica

SANTA MONICA BANK
P.O. Box 550 90406
213/394-9611 Tr$183 Mil
Hd,Nb: R. D. Ratkovic, SrVP&TO
PersTr: L. Chojikian, VP&TO
EmplBen,TrInv,ComTrF: William H. Krumrei, AsstVP
TrOpers: Faith Riddle, AsstVP

CALIFORNIA (Cont'd)

Santa Rosa

BANK OF AMERICA,NatAssn
720 Third Street 95402
707/525-2247
Hd: Roger Janis, VP&TO

EXCHANGE BANK
P.O. Box 208 95402
707/545-6220 Tr$90 Mil
Hd,TrInv,ComTrF: Earl J. Nidbella, VP&SrTO
PersTr: J. W. Bastian, TO
EmplBen: C. J. Wade, TO
TrOpers: R. Young, TOpO

WESTAMERICA TRUST CO.
P.O. Box 1765 95402
707/528-6000
(Branch of San Rafael)

Stockton

BANK OF AMERICA,NatAssn
110 East Weber Avenue 95202
209/944-5154
Hd: Donald Craig, AsstVP

BANK OF STOCKTON
301 E. Miner St. 95201
209/941-1510 Tr$120 Mil
Hd,CorpTr,TrInv,Nb: R. W. Friedberger, VP&SrTO
PersTr: W. W. Wolterstorff, VP&TO
EmplBen: B. M. Pendleton, Jr., TO
TrOpers: Mel Morris, TO

UNION SAFE DEPOSIT BANK
P.O. Drawer Z 95201
209/946-5167 Tr$34.5 Mil
Hd: D. B. Wied, SrVP&TO
AsstMgr: D. M. Griffay, AsstVP

Ventura

SECURITY PACIFIC NATIONAL BANK
507 East Main St. 93001
Gerald O. Dutra, VP

Walnut Creek

AMERICAN BANK & TRUST CO.
1940 Tice Valley Blvd. 94595
415/938-1004
(Branch of San Jose)
Mgr: Gloria Ibarra, AsstVP

BANK OF AMERICA,NatAssn
Civic Executive Center, Ste. 220
201 North Civic Drive 94596
415/944-2663
Hd: Michael Cartmell, VP&TO

THE HIBERNIA BANK
1950 Tice Valley Blvd. 94595
415/945-0224
(Branch of San Francisco)
Nb: Warren Summers

Watsonville

COUNTY BANK AND TRUST
P.O. Box 469 95077
408/724-0607
(Branch of Santa Cruz)
Forrest Henderson, VP&TO

West Los Angeles

LLOYDS BANK CALIFORNIA
10919 Wilshire Blvd. 90024
213/208-4111
(Branch of Los Angeles)
Nb: Lani E. Clark, AsstVP

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COLORADO

Aurora

THE PEOPLES BANK & TRUST CO.
9635 Montview Blvd. 80010
303/364-2621 Tr$16 Mil
Hd,CorpTr: David L. Edwards, TO

Boulder

FIRST NATIONAL BANK
P.O. Box 4418 80306
303/442-6770 Tr$85 Mil
Hd: Craig E. Tribolet, SrVP&TO
PersTr: Warren N. Marble, VP&TO
TrOpers: Joyce A. Taff, TO
EmplBen: John H. Layman, AsstVP&TO
CorpTr: Richard P. Fogg, AsstVP&TO

INTRAWEST BANK OF BOULDER, N.A.
P.O. Box 227 80306
303/442-0351 Tr$35 Mil
Hd: J. Stewart Fuller, SrVP&SrTO
James D. Bostwick, VP&SrTO

TRUST COMPANY OF AMERICA
2025 Pearl St.
P.O. Box 8007 80306
800/421-8116 Tr$92 Mil
Hd: Hugh S. McCaffrey, Pres
PersTr,CorpTr: Lynn Fairchild, TO&Treas
TrOpers: Andrew Urquhart, VP&TO
Mktg: Michael Riberdy
Rhonda Krupansky

Brighton

UNITED BANK BRIGHTON
P.O. Box 419 80601
303/659-0350 Tr$1 Mil
Hd: Nancy Besew, TO
PersTr: Charles W. Sayre, Pres
CorpTr: Michael C. Sayre, VP&TO

Brush

THE FARMERS STATE BANK
P.O. Box 324 80723
303/842-5101
Hd: Arlyn D. Lovette, VP&TO

Colorado Springs

CENTRAL BANK OF COLORADO SPRINGS
P.O. Box 15008 80935
303/475-6352 Tr$21 Mil
Hd: James A. Simon, ExecVP
PersTr,CorpTr,EmplBen,TrOpers: Karen J. Loy, TrAdm

COLORADO NATIONAL BANK-EXCHANGE
P.O. Box 940 80943
303/635-5750 Tr$75 Mil
Hd,CorpTr,EmplBen,TrNb: Douglas W. Robinson, VP&TO
PersTr,TrInv: George S. Dempsey, VP&TO
Est: James D. Boardman, TO
ComTrF: Beryl A. Mitchell, AsstTO
TrOpers: David L. Steele, TOpO
Nb: Ben Chase, VP

COLORADO SPRINGS NATIONAL BANK
P.O. Box 1300 80901
303/475-1330 Tr$63 Mil
Hd: Thomas D. Marts, VP&SrTO
PersTr,CorpTr: H. W. McWilliams, SrVP&TO
PersTr,Nb: Terry P. Coffelt, VP&TO
PersTr: Dayna S. Paxton, VP&TO
TrInv: Richard E. Crowder, InvM
TrOper: Edwin L. Pounds, TOpO

FIRST NATIONAL BANK OF COLORADO SPRINGS
P.O. Box 1699 80942
303/471-5125 Tr$330 Mil
Hd: John D. B. Gould, SrVP
AsstHd: Robert M. Starks, SrVP
PersTr,CorpTr: William G. Gernand, VP&TO
TrInv,ComTrF: G. Raymond Miller, VP&TO
EmplBen: Richard S. Harwood, VP&TO
TDP,TrOpers: Henry T. Havelka, SrTO
Nb: Richard J. Bean, SrTO

UNITED BANK OF COLORADO SPRINGS
P.O. Box 400 80901
303/636-1361 Tr$7.6 Mil
Dick Dailey, SrVP&TO
TrAdmSpeclst: Mrs. Linda M. Specht

Delta

COLORADO BANK & TRUST CO.
P.O. Box 60 81416
303/874-8061 Tr/u$1 Mil
Betty Sharp, TO

★ Denver

CENTRAL BANK OF DENVER
P.O. Box 17289TA 80217
303/893-3456 Tr$180 Mil
Hd: Donald J. Horst, SrVP&TO
PersTr: Tom Gordon, VP&TO
CorpTr: Daniel Rich, AsstVP
TrInv: Ted Dretos, SrTrInvO
ComTrF: John Campbell
EmplBen: Martha Graves, AsstVP
TrOpers: Bill Kuts-Cheraux, VP

COLORADO NATIONAL BANK
P.O. Box 5168 Terminal Annex 80217
303/893-1862 Tr$525 Mil
Hd: Nelson B. Cole, FSFM&SrVP
Hd-TrDept: Erik S. Taylor, VP
PersTr: Joann G. Ward, VP&SrTO
CorpTr,EmplBen: John S. Holt, VP
TrInv,ComTrF: Robert J. Alder, VP
TrOpers,TDP: Gary C. Cunningham, VP
Nb: Irving Berlau, VP

COLORADO STATE BANK
1600 Broadway 80202
303/861-2111 Tr$114 Mil
Hd: Vernon T. Reece, SrVP&TO
John T. Waltershausen, TO
John E. Lawrence, VP&TO

DENVER NATIONAL BANK
P.O. Box 5586TA 80217
303/292-4000 Tr$65 Mil
Hd,Nb: Harold J. Ladwig, SrVP&TO
PersTr: John Lowrimore, VP&TO
CorpTr,TrOpers: Steve King, VP&TO
TrInv,ComTrF: Greg McNicol, VP&TrInvO
EmplBen: Gloria Schofield, VP&TO

FINANCIAL TRUST CO.
P.O. Box 2040 80201
303/779-0731 Tr$67 Mil
Hd: John M. Butler, Pres

FIRST COLORADO BANK & TRUST, N.A.
2696 South Colorado Blvd. 80222
303/759-4711 Tr$19.5 Mil
Hd: E. Eugene Schnabel
Susan Holmes, TO
TrOpers: Emily Fowler
TrInv: Greg McNichol

FIRST INTERSTATE BANK OF DENVER,NatAssn
P.O. Box 5825 M/C 023
303/293-2211 Tr$1.2 Bil
Hd: Mary K. Anstine, SrVP&TO
PersTr: Yvonne J. Baca, VP
Hal R. Wofford, VP
CorpTr: James R. Cowgill, VP
EmplBen: Karen Stephens, VP
TrOpers: Roberta L. Butterly, VP
Ed Rodewald, VP
CorpTrOpers: George M. Cross, SrTO
TDP: Burton Mariacher, SrTO

FIRST TRUST CORPORATION
444 Sherman St. 80203
303/744-2944 Tr$600 Mil
Hd: Gordon G. Rockafellow, Pres
Nb,PersTr,CorpTr: Robert M. Phares, VP
TrOpers: Tom Casey, Mgr
EmplBen: Mark Kelley, Mgr

GUARANTY BANK
P.O. Box 1980 80201
303/296-9600 Tr$20 Mil
Hd: Byron H. Hasstedt, VP&TO
Cia Wenzel, AsstVP&TO

LINCOLN TRUST CO.(T ONLY)
P.O. Box 5831 80217
303/759-1000 Tr$430 Mil
Hd: Marty Pettyjohn, Chm
Ritis S. Skinner, SrVP&COO
Monte House, CFO
PersTr,CorpTr: Sharon K. Soos, AsstVP
TrOpers: M. E. Della Valle, AsstVP
Nb: Paul E. Maxwell, AsstVP

MOUNTAIN STATES BANK
1635 E. Colfax Ave. 80218
303/388-3647 Tr$60 Mil
Hd: Stoddard White
TrInv,ComTrF: E. W. Hodge, TO
TrOpers: Brenda Harris/Paulette Zlab

UNITED BANK OF DENVER
P.O. Box 5247 80217
303/861-8811 Tr$1.1 Bil
Hd: William S. Hershberger, SrVP&SrTO
PersTr: Joseph E. Chamberlin, TO
CorpTr,TrInv,ComTrF: Timothy R. Morgan, VP&TO
EmplBen: Tim Kenczewicz, TO
TrOpers: Robert Pashe, VP&TO

Englewood

FIRST INTERSTATE BANK OF ENGLEWOOD,NatAssn
P.O. Box 240 80110
303/761-1000 Tr$14 Mil
Hd,PersTr,TrOpers,Nb: James H. Tilger, AsstVP&TO

FIRST NATIONAL BANK
333 W. Hampden 80110
303/761-1420 Tr$330 Mil
Hd: Gerald L. Priebe, SrVP
PersTr,CorpTr,EmplBen,Nb: John K. Weckbaugh, VP&TO
TrInv: Greg McNichol, TO
Prob: Robert Jobin, VP&TO
ComTrF,TrOpers,Admin,Acctg: Scott Hammer, TO
OfcMgr: Mildred Post, TOpO

Fort Collins

FIRST INTERSTATE BANK OF FORT COLLINS,NatAssn
P.O. Box 2010 80522
303/482-4861 Tr$164 Mil
Hd: Arthur J. Zimmer, VP
PersTr: Robert F. Ditzfeld, SrTA
Janet Douglas, SrTA
John Blair, TA
Nancy Vetterling, TA
CorpTr: Lorene Tague, TA
EmplBen: Trudy Sargent, AsstVP
Jeanne McClintock, TA
TrOpers: Shirley Williams, TO

UNITED BANK OF FORT COLLINS,NatAssn
P.O. Box 565 80521
303/482-1100 Tr$75 Mil
Hd: Phyllis C. Hancock, SrVP&TO
EmplBen: Betty Callahan, TO
PersTr: Amy Kemp, TO
TrOpers: Cinda Smith
Nb: Robert C. Criswell, TO
Nb: Richard E. Samson, TO

Fort Morgan

FARMERS STATE BANK
P.O. Box 798 80701
303/867-5661 Tr$50 Mil
Hd,TrInv,ComTrF,EmplBen,Nb: Dave Ohman, SrTO
TrOpers: Kathi Akin, OperAdm

THE FIRST NATIONAL BANK OF FORT MORGAN
P.O. Box 550 80701
303/867-8281 Tr$8.9 Mil
Hd: Robert S. Teeters, TO
TrOpers: Marjorie Christensen, AdmAsst

Grand Junction

FIRST NATIONAL BANK
P.O. Box 608 81502
303/243-2411, Ext. 266 Tr$90 Mil
Hd,TrInv,ComTrF,Nb: Charles W. Bates, VP&TrDivMgr
PersTr: Neil M. Severinson, VP&TO
EmplBen: Darrel Mattivi, VP&TO
TrOpers: Dotti Dean, TOpMgr

INTRAWEST BANK OF GRAND JUNCTION
P.O. Box 908 81501
303/243-1611 Tr$130 Mil
Hd,Nb: James F. McGreevy, VP&TO
PersTr,TrOpers: Lois K. Robinson, TO
CorpTr: Randilyn Buck, TO
EmplBen: Rick Maradik, AsstVP&TO

Greeley

FIRST NATIONAL BANK
P.O. Box 1058 80632
303/352-1651 Tr$60 Mil
Hd: Conrad J. Greicar, SrVP&TO
PersTr,TrOpers: James W. Price, SrTO
CorpTr: Carol A. Cox, TO
REF: Donald L. Lindauer, FM

GREELEY NATIONAL BANK
P.O. Box 1098 80632
303/356-1234 Tr$60 Mil
Hd,TrInv,ComTrF,EmplBen,Nb: Duane E. Cramer
PersTr: Clifford H. Dean, VP&TO
FM: Vern Moser
CorpTr,TrOpers,TDP: Eldon D. Grimes, AdmAsst

UNITED BANK
P.O. Box 1057 80632
303/356-1000 Tr$43 Mil
Hd,TrInv,Nb: Robert L. Johnson, SrVP&TO
TDP,PersTr,TrOpers: Roland N. Hayes, Jr., VP&TO
CorpTr,EmplBen: Stephanie L. Arries, VP&TO
FinPlng: Robert A. Cowles, AsstVP&TO
ComTrF: Donna Benson, AsstTO

Gunnison

THE GUNNISON BANK & TRUST CO.
P.O. Box 119 81230
303/641-0320 Tr/u$1 Mil
Hd: C. S. Spencer, Pres&TO

Holly

FIRST BANK & TRUST CO.
P.O. Box 607 81047
303/537-6547 Tr$2.3 Mil
Hd: J. B. McKeever, Pres&TO
PersTr: Rella Steele
Nb: Jerry L. Humrich

La Junta

COLORADO BANK & TRUST CO.
P.O. Box 499 81050
303/384-8131 Tr$16 Mil
Hd: R. H. Jones, Pres&TO
PersTr: Janet Hill, CPA&TO

Lakewood

JEFFERSON BANK & TRUST
7590 West Colfax Ave.
P.O. Box 15008 80215
303/233-6561 Tr$40 Mil
Hd,PersTr,TrInv,Nb: Brent L. Lindsay, VP&TO
CorpTr: Judy Ardourel, TrAdm
TrOpers: Cheryl Walsh, TO
HR 10 Plans,EmplBen: Rosemarie Panico, TO

Las Animas

THE FIRST NATIONAL BANK
P.O. Box 270 81054
303/456-1512 Tr/u$1 Mil
Hd: W. R. Jorgenson, Pres

Littleton

UNITED BANK OF LITTLETON
P.O. Box 611 80160
303/794-4291 Tr$6 Mil
Hd: D. E. Bell, ExecVP
TrOpers: Shirley Mann

Longmont

FIRST NATIONAL BANK OF LONGMONT
401 Main St., P.O. Box 209 80501
303/776-5800 Tr$40 Mil
PersTr,CorpTr,TrInv,EmplBen,ComTrF,Nb: John A. Kuhn, VP&SrTO
PersTr,TrOpers: Darlene Mitchell, TO

LONGMONT NATIONAL BANK
P.O. Box 239 80501
303/776-5757 Tr$11 Mil
Hd: Tom R. Kiteley, TO

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P.O. Box 47 32749
904/787-5111 Tr$22 Mil
(Branch in Inverness)
Hd: Robert A. Voegele, VP&SrTO
TrOpers: Ann Tallman, TO

SUN BANK, N.A.
Trust Banking Group
900 N. 14th St.
P.O. Box 8 32748
904/326-4513
PersTr: William J. Binneveld, VP&TO

Longboat Key

FIRST NATIONAL BANK OF FLORIDA
440 Gulf of Mexico Drive 33548
813/383-8805
(Branch of Tampa)
Hd,Nb: Anthony H. Levering, SrVP&SrTO

THE NATIONAL TRUST COMPANY
595 Bay Isles Road 33548
813/957-1205
(Branch of Fort Myers)
Urban Albettsen, III, VP

Madeira Beach

THE NATIONAL TRUST COMPANY
14805 Gulf Blvd.
P.O. Box 8486 33738-8486
813/398-4411
(Branch of Fort Myers)
Hd: J. Dennis Briggs, VP

Marco Island

FIRST NATIONAL BANK OF FLORIDA
P.O. Box 728 33937
(Branch of Tampa)
Hd,Nb: H. G. Fisher, Jr., VP&TO

Melbourne

FIRST NATIONAL BANK OF FLORIDA
Brevard County Office
1109 E. New Haven Ave.
P.O. Box 1450 32901
305/723-2511 Tr/o$64.7 Mil
(Branch of Tampa)
Hd: W. Earl Smith, VP&TO
CorpTr,EmplBen: Christiane L. Webster, TO
Nb: Betty J. Ledvina, PresSvcO

LANDMARK BANK OF BREVARD
1050 Cypress Ave. 32935
305/725-6084 Tr$20 Mil
(Branches in Indialantic, Melbourne Beach, Palm Bay & Satellite Beach)
Hd,PersTr,TrInv: Nancy J. McFarlane, TO
TrOpers: Randy L. Owen, AsstTO

SUN BANK, N.A.
Trust Banking Group
720 E. Strawbridge Ave. 32901
305/676-1155
Hd: Floyd E. Langley, VP&TO

Include Your Logo
See Page 213

FLORIDA (Cont'd)

Melbourne Beach

LANDMARK BANK OF BREVARD
321 Ocean Ave. 32951
305/725-6084
(Branch of Melbourne)
Nancy J. McFarlane, TO
Randy L. Owen, AsstTO

Miami

AMERIFIRST FLORIDA TRUST COMPANY
One S.E. Third Ave. 33131
305/577-6290
(Branches in Boca Raton & Clearwater)
Hd,PersTr: Richard G. Jackson, Pres
TrInv: JoAnn Fraina, VP
EmplBen: Gary L. Tortora, VP
Nb: Allen M. Wilson, VP
TrOpers: Karen B. Shupenko, TOpO

THE BANK OF NEW YORK TRUST COMPANY OF FLORIDA, NatAssn
800 Brickell Ave. 33131
305/374-6900
(Affiliate of The Bank of New York, New York, NY. Branch in Naples)
Hd: William H. Geiger, Pres
Nb: C. Thomas Greene, VP

CARIBANK
848 Brickell Ave. 33131
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(Branch of Dania)
Hd: Steven F. Durst, VP&TO
Nb: Peter Gonzalez, VP&TO
Nb: Michael W. Hill, TBDO

CENTRAL BANK & TRUST CO.
1313 N.W. 36th St. 33142
305/635-3281 Tr$18 Mil
Hd,PersTr,CorpTr,TrInv: Stuart J. Miller, TO
TrOpers,TrInv: Jean T. Pogue, TOpO
PersTr,CorpTr: Brenda Johnson, AdmAsst
PersTr,EmplBen: Charles F. Taylor, AdmAsst

CITY NATIONAL BANK OF MIAMI
25 W. Flagler St. 33130
305/577-7258 Tr$265 Mil
(Branch in Miami Beach)
Hd: James L. Newman, SrVP&SrTO
PersTr,Nb: Frank Brigance, SrVP&TO
Inv: Richard Dorn, VP&TrInvO
CorpTr: David Buznego, VP&CTO
TrOpers: Angel Torres, AsstVP&TOpO

COCONUT GROVE BANK
2701 S. Bayshore Dr. 33133
305/858-6666 Tr$84 Mil
Hd,PersTr,Nb: Robert S. Forbes, SrVP-Trust
TrInv,TrOpers: Rene Carrazana, VP&TO
TrOpers: Haydee Orozco, AsstTO

COMMERCIAL BANK & TRUST COMPANY
North Miami Office
12550 Biscayne Boulevard
P.O. Drawer 61000C 33161
305/756-3885
Hd: James C. Humphreys, VP&TO
Elizabeth Barlett, TO

FLORIDA NATIONAL BANK
169 East Flagler Street 33101
305/545-3227
(Branch of Jacksonville)
Mgr: David R. Couch, VP

MHTCO OF FLORIDA
1700 Miami Center
100 Chopin Plaza 33131
305/350-7611
(Affiliate of Manufacturers Hanover Trust Co. of New York, NY; Representative Office in Boca Raton)
Joseph M. Santarella, Pres

NORTHERN TRUST BANK OF FLORIDA, N.A.
700 Brickell Ave. 33131
305/372-1000 Tr$1.2 Bil
(Subsidiary of Northern Trust Corp., Chigago)
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Mktg: Ray E. Marchman, Jr.
PersTr: Paul T. Williams, VP
Robert P. Billingsley, VP
Thomas F. Hart, VP
Robert A. Burke, VP&Sec
Robert M. Burgess, 2ndVP
Wayne L. Carson, Jr., TO
TrInv: Willard L. Wheeler, Jr., VP
Louise D. Robertson, TrInvO
Dean P. Coleman, VP
Joseph R. Diehl, Jr., VP
Wesley T. Haller, VP
Douglas W. Bair, VP
TrOpers: Michael B. Morgan, 2ndVP
Gretchen B. Zook, 2ndVP
Donna E. Hartman, AsstTreas
Nb: Stephen N. Mortenson, VP
Peter M. Palin, VP
Craig R. Sutherland, TO
Edwin R. Stroh, III, 2ndVP
Tax: Alec P. Martin, VP
Patricia A. Farrell, 2ndVP

PAN AMERICAN BANK OF MIAMI N.A.
250 S.E. First St. 33131
305/577-5638 Tr$307 Mil
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PersTr: Pat W. Mabbatt, VP&TO
TrOpers: Gary Cardenas, VP
TrInv: Ernestine McKay, VP&TrInvO
EmplBen,Nb: Samuel M. Betor, VP

SOUTHEAST BANK, NatAssn
Financial Planning & Trust Division
One Southeast Financial Center 33131
305/375-6785 Tr$1.3 Bil
(Offices in Boca Raton, Bradenton, Ft. Lauderdale, Jacksonville, Largo, Naples, New Smyrna Beach, Orlando, Port Richey, Riviera Beach, Sarasota, Seminole & St. Petersburg)
Hd: H. Willis Day, Jr., SrVP
PersTr,Nb: John C. Smithson, SrVP
CorpTr: Howard R. Straughan, Jr., VP
EmplBen: Raymond E. Dunleavy, VP
TrInv,ComTrF: Anthony B. Long, SrVP
TrOpers: Robert M. Landry, SrVP
TrCounsel: John J. Abdallah, VP

SUN BANK OF MIAMI
777 Brickell Avenue 33131
305/579-7150
Hd: Peter E. Houghton, ExecVP
PersTr: Mario Rivera, VP&SrTO
TrInv: Alan Burnette, VP&SrTO
TrTax: Justin LaBarbera, Jr., SrTO
TrRe: Thomas R. Green, TREO

Miami Beach

CITY NATIONAL BANK OF MIAMI
300 71st Street
P.O. Box 4009 33141
305/868-2964 Tr$65 Mil
(Branch of Miami)
Hd,Nb: James L. Newman, SrVP&SrTO
Admin: Robert M. Riddle, VP&TO

JEFFERSON NATIONAL BANK
301 41st St. 33140
305/532-6451 Tr$60 Mil
Hd: Joseph G. Wallis, SrVP&SrTO
PersTr: Peter A. Pimenow, TO
TrInv: Howard L. Corbett, VP
TrOpers: Sandra Mento

SUN BANK OF MIAMI
111 Lincoln Road Mall 33139
305/674-5372
PersTr: Lucille Clum

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Miami Shores

BARNETT BANKS TRUST CO.,NatAssn
9190 Biscayne Blvd. 33138
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(Branch of Jacksonville)
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TrInv: Michael F. Esser, VP
CorpTr: Vincent Gieske, VP

PAN AMERICAN BANK OF MIAMI SHORES
P.O. Box 530007 33153
305/757-5511 Tr$40 Mil
Hd: Eugene F. Magee, VP&TO
Ramona C. Peek, AsstVP

Mount Dora

BARNETT BANKS TRUST CO., NatAssn
Golden Triangle Shopping Center
P.O. Box 1047 32757
904/589-5000
(Branch of Jacksonville)
Hd: Robert M. Butler, SrTO
Mary W. Ream, TO

FIRST NATIONAL BANK
P.O. Box 95 32757
904/383-2111 Tr$61 Mil
Hd,TrInv,Nb: C. Edward Brooks, III, VP&TO

Naples

THE BANK OF NEW YORK TRUST COMPANY OF FLORIDA
Trust Representative Office
1100 Fifth Ave. So. 33940
813/262-7726
(Branch of Miami)
Hd: Bruce D. Conley, VP

BARNETT BANKS TRUST CO.,NatAssn
796 Fifth Ave., S.
P.O. Box 488 33939
813/262-1200
(Branch of Jacksonville)
Hd,PersTr: E. L. Brackin, Jr., SrVP
TrInv: Michael G. Blackmon, IO
TrOpers: Paul E. Roadman, TO
Nb: William R. Phillips, VP

FIRST NATIONAL BANK OF FLORIDA
4099 Tamiami Trail N.
P.O. Drawer 7579 33941
(Branch of Tampa)
Hd,Nb: H. G. Fisher, Jr., VP&TO

HOSPITAL TRUST OF FLORIDA,N.A.
405 Eighth St., S. 33939
813/263-3370
(Branch of Rhode Island Hospital Trust National Bank, Providence, RI)
Hd: Charles P. Roberts, VP

LINCOLN FIRST TRUST COMPANY OF FLORIDA, N.A.
Trust Representative Office
1300 Third St. South, Suite 301 33940
813/263-2799
(Branch of Boca Raton)
Mgr: Gene N. Stuart, VP

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P.O. Box 1857 33939-1857
813/263-2311
(Branch of Fort Myers)
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PersTr: Mavis H. McHargue, VP
TrInv,ComTrF: Ronald G. MacFarlane, VP
TrOpers: Myrna E. Lewis, AdmO
Nb: Donald A. Jones, VP

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530 Fifth Ave., S. 33940
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PersTr,CorpTr: M. Bruce Miner, VP
TrInv: Thomas E. Ingram, VP
TrOpers,TDP: Waltraud Hardy, 2ndVP
Nb,EmplBen,ComTrF: James D. Seitz, VP

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Financial Planning & Trust Division
1010 Fifth Avenue South
P.O. Box 7079 33940
813/261-5225
(Branch of Miami)
LocMgr: F. Edward Johnson, VP

SUN BANK/NAPLES
Trust Banking Group
801 Laurel Oak Drive 33941
813/598-0357
Est,PersTr: Robert P. Haley, VP&TO
TrOpers: Mary Halsey, TO

New Port Richey

BARNETT BANKS TRUST CO., NatAssn
4526 U.S. Hwy. 19 South
P.O. Box 1055 33552
813/847-7266
(Branch of Jacksonville)
Hd: Michael F. Gregory, VP

NCNB NATIONAL BANK OF FLORIDA
P.O. Box 397 33552
813/847-2265 Tr$40 Mil
Hd,TrInv,Nb: Charles B. McKenzie, Jr., SrVP&SrTO
PersTr,CorpTr,EmplBen: Alma Marcotte, AsstVP&TO
Est,Gdnshp: Lester Dailey, AsstVP&TO
TrOpers,TDP: Victoria Hamatani

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5211 U.S. 19 33552
813/530-7806
(Trust Service Office of Clearwater)
Gerald A. Youngs, SrVP&TO
Betty J. Stroup, VP&TO

New Smyrna Beach

FLAGSHIP FIRST NATIONAL BANK OF VOLUSIA COUNTY
111 N. Causeway 32069
Hd: E. Baxter Watkins, SrVP&TO

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
200 Canal Street
P.O. Drawer 160 32069
904/428-2401
(Branch of Miami)
LocMgr: Patricia R. Smith, VP

North Miami

COMMERCIAL BANK & TRUST COMPANY
12550 Biscayne Boulevard
P.O. Drawer 61000C 33161
305/759-8511
Hd: James C. Humphreys, VP&TO
Elizabeth Barlett, AsstTO

North Palm Beach

MANUFACTURERS NATIONAL TRUST COMPANY OF FLORIDA
Crystal Tree, 1201 U.S. Highway One 33408
305/694-0455
(Branch of Manufacturers Trust of Detroit, MI)
Gordon G. Wright, ExecVP&SrTO
Gary A Daugherty, TO

Ocala

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35 S.E. First Ave.
P.O. Box 550 32670
904/732-2212
(Branch of Jacksonville)
Hd: Albert J. Ingham, VP

FLORIDA NATIONAL BANK
109 West Silver Springs Blvd.
P.O. Box 370 32678
904/732-7541
(Branch of Jacksonville)
Mgr: John B. Morrow, VP

SUN BANK OF OCALA
Trust Banking Group
P.O. Box 310 32670
904/732-3775
Hd: Mrs. Marilyn M. Nadeau, VP&TO
TrAdmin: Mrs. Dolores Dalrymple, TO

Orlando

ATLANTIC NATIONAL BANK OF FLORIDA
20 North Orange Avenue 32801
305/849-5146
(Branch of Jacksonville)
Charles E. Lewis, VP&TO

BARNETT BANKS TRUST CO. N.A.
201 South Orange Avenue
P.O. Box 3200 32802
305/646-3000
(Branch of Jacksonville)
Hd: Lawrence B. Smyre, III, SrVP
EmplBen: Paul Hocking, VP
Nb: Christopher Clanton, VP

FIRST FIDELITY SAVING & LOAN ASSOC.
P.O. Box 6727 32853
305/896-2311 Tr$15 Mil
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PersTr: K. Westbrook, Adm
EmplBen: Margaret Schmitz
TrOpers: Kathy Kraiss, TOpSupv

FLORIDA NATIONAL BANK
801 North Orange Ave. 32802
305/897-6239
(Branch of Jacksonville)
Mgr: James Dover, VP

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110 Wisteria Ave. 32806
305/423-0154
(A wholly-owned subsidiary of Key Trust Company, Albany, NY)
Hd: Terry A. Rodgers, Pres&CEO
PersTr: Richard N. Greatwood, AsstVP
Nb: Victor A. Zollo, Jr., VP
Adm: Barry J. Babish, VP

NCNB NATIONAL BANK OF FLORIDA
P.O. Box 2951 32802
305/423-9471
(Regional Office)
Hd: Anthony Orr, SrVP
TrInv: John C. Portwood, VP
RetSvcs: Georgia R. Foster, VP

PAN AMERICAN BANK OF ORLANDO,NatAssn
250 N. Orange Ave. 32801
305/841-2610 Tr$110 Mil
Hd,EmplBen: Kenneth E. Reiber, VP&SrTO
PersTr,Est: L. Craig Martin, VP&TO
TrInv,ComTrF: Christopher A. Jones, AsstTO
PersTr,Gdnship: Helen Belbeck, VP&TO
CorpTr,TrOpers: Faye S. Martin, TOpO
Nb: Edward H. Christy, VP&TO

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
201 East Pine St., P.O. Box 955 32802
305/237-2051
(Branch of Miami)
RegMgr: John E. Ross, VP
LocMgr: Owen L. Cox, VP

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Trust Banking Group
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305/237-4324
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PersTr: David E. Walsh, VP&TO
TrInv: Gary Last, VP
Mktg: Bruce H. Welsh, VP&TO
Tax: H. Lee Blalock, VP
RE: Kenneth W. Hill, VP
PersNb: Susan Aspinwall, AsstVP&TO
EmplBenNb: John Webster, ExecVP
CorpTr: John D. Race, VP

Ormond Beach

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200 E. Granada Blvd., P.O. Drawer 37 32075
904/672-1611
(Branch of Tampa)
Hd,Nb: E. Baxter Watkins, SrVP&TO

Palm Bay

LANDMARK BANK OF BREVARD
500 Highway U.S. 1 32905
305/725-6084
(Branch of Melbourne)
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Randy L. Owen, AsstTO

Palm Beach

BANK OF BOSTON TRUST COMPANY OF SOUTHEAST FLORIDA, NA
125 Worth Ave., Ste. 221 33480
305/832-3399
(Affiliate of The First National Bank of Boston)
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John G. Peters, AsstVP
Garry J. Roettger, AsstVP

BANK OF PALM BEACH & TRUST CO.
40 Coconut Row 33480
305/659-3020 Tr$183 Mil
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PersTr: Jack Fogleman, VP&TO
Faye A. Williams, AsstTO
TrInv: Bruce Elwell, VP-Inv
Kristopher Kaltenborn, AsstTrInvO
TrOpers: Eileen Minnick, TOpO

BANKERS TRUST COMPANY OF FLORIDA,NatAssn
250 Royal Palm Way 33480
305/833-2470 Tr$172 Mil
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FLORIDA (Cont'd)

Palm Beach (Cont'd)

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305/655-4030 Tr$557 Mil
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Admin: Daniel S. Hall, SrVP
TrInv: Michael F. Page, ExecVP
TrOpers: Fred J. Schwind, AsstVP&AsstComp
Hd,Nb: Robert C. Elliott, ExecVP

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249 Royal Palm Way 33480
305/832-6266 Tr$80 Mil
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Christa M. Hutcheon, TOpMgr

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333 Royal Poinciana Plaza 33480
305/659-6700
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PersTr,CorpTr,TrInv: Philip C. Barth, Jr., SrVP
TrInv: William H. Goldman, VP
Nb: Roger H. Strehlow, VP
TrOpers: Mary Lou O. Goforth, AsstVP
TDP: Francine Volk

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255 S. County Rd. 33480
305/655-7165 Tr$600 Mil
Hd: Wyckoff Myers, ExecVP&TO
PersTr: Charles A. Penney, SrVP&TO
CorpTr: Anita F. Blakeslee, VP&TO
TrInv: Miner L. Richards, SrVP-Inv
TrOpers: Louise Rowell, TOpO

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330 Poinciana Plaza 33480
(Branch of Pompano Beach)
William C. Myers, VP

FLORIDA NATIONAL BANK
411 South County Road 33480
305/655-3900
(Branch of Jacksonville)
Mgr: William H. Hoover, VP

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350 Royal Palm Way 33480
305/659-0272 Tr$29 Mil
(Branch of Rhode Island Hospital Trust National Bank of Providence, RI)
Hd: Gary B. Caplinger, ExecVP
PersTr: Richard W. Raybuck, VP

MORGAN TRUST COMPANY OF FLORIDA, N.A.
350 Royal Palm Way 33480
305/833-8033 Tr/o$54 Mil
Hd: John M. Stewart, Pres
PersTr: Patrick J. Nelson, VP
Nb: Bernard F. Curry, SrCoun

NATIONAL CITY TRUST COMPANY
125 Worth Ave. 33480
305/659-6998
(Branch of Cleveland, OH)
Hd: Gary S. Colton, Pres
PersTr,Prob: Gary L. Galbreath, VP

NORTHERN TRUST BANK OF FLORIDA/PALM BEACH,N.A.
300 Royal Poinciana Plaza 33480
305/655-9770 Tr$250 Mil
(Wholly-owned subsidiary of The Northern Trust Corp., Chicago)
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Robert Schneider, VP
TrInv: Robert Harvey, VP
Cathy Spano, 2ndVP
TrOpers: William Gardner, TOpO
William Dahm, OffMgr
Donna Moody, TrOPSupv
Nb: Lyman Sener, VP
Arthur Bradley, VP

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151 Royal Palm Way 33480
Tr$275 Mil
(Subsidiary of First National Bank in Palm Beach)
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W. John Driscoll, Dir
Frank C. Gardner, Dir
John B. Rodgers, Dir
William B. Cudahy, Dir
PtfolMgr: Godfrey M. Birckhead, SrVP
PtfolMgr: Harold J. Ireland, Jr., SrVP
FIRes: John R. Rich, SrVP
FundsDev: Floyd L. Wideman, Jr., SrVP
PtfolMgr: Philip A. Cantone, VP
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PtfolMgr: Helen K. Snider, VP
BusinessDev&ClientContact: H. Spencer Webster, VP
Trader: Thomas H. Thurston, AsstVP
TxMgt: Irwin B. Adelman, VP
Ralph D. Bulter, VP&Treas
Jussi K. Kivisto, VP-GCoun
Martha I. Booth, AsstVP&Sec

U. S. TRUST COMPANY OF FLORIDA
132 Royal Palm Way 33480
305/659-1550 Tr$151 Mil
(Affiliate of United States Trust Co. of New York)
Hd,TrInv: Trowbridge Callaway, III, Pres
PersTr: Ann S. Cavanaugh, VP
TrOpers: Herbert I. Deitsch, VP
Nb: Felix J. Chmiel, SrVP

Palm Beach Gardens

BARNETT BANKS TRUST CO.,NatAssn
2525 P.G.A. Blvd. 33410
305/694-0040
(Branch of Jacksonville)
Hd: Fred Topi, VP
Robert E. Bridson, TO

Palmetto

THE NATIONAL TRUST CO.
700 Eighth Ave., W.
P.O. Box 25 33561-0025
813/722-7181
(Branch of Fort Myers)
Hd: Joseph Strong, VP&TO
TrOpers: Trish Bright, TOpSupv

Panama City

BAY BANK & TRUST CO.
P.O. Box 1350 32402
904/769-3333
Hd,TrInv,EmplBen,Nb: Jack Dayton, VP&TO
PersTr: Missy Christo, AsstVP&TO
TrOpers: Barbara C. Kochevar, TOpO

COMMERCIAL BANK
P.O. Box 2180 32401
904/769-4811 Tr$53 Mil
Hd: Dabney Ramseur, Jr., VP&TO
TrOpers: Cheryle D. McConnell, AsstTO

Pensacola

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100 W. Garden St.
P.O. Box 1192 32595
904/432-0271
(Branch of Jacksonville)
Hd: James N. Evans, VP
Marc J. Albertson, TO
RE: Daniel J. Millham, TO

CITIZENS & PEOPLES NATIONAL BANK
P.O. Box 1072 32595
904/434-2461 Tr$51 Mil
Hd: W. Rhett Anderson, VP&TO
TrInv&EmplBen: John G. Gross, TO

FLORIDA NATIONAL BANK
21 East Garden Street 32575
904/432-6684
(Branch of Jacksonville)
Mgr: J. M. Novota, VP

Plant City

THE HILLSBORO SUN BANK
202 West Reynolds St. 33566
813/754-3711 Tr$9 Mil
Haskell Gray, TO
Lorraine Hudson, TrAdm
Cheryl Bridges, TrAdm

Pompano Beach

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1620 South Federal Highway 33062
305/782-3800
(Branch of Jacksonville)
Hd: Joseph G. Brown, Jr., VP&TO

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P.O. Box 1000 33061
305/946-7402 Tr$240 Mil
(Branches in Boca Raton & Vero Beach)
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PersTr: Roy H. Wilson, VP&SrTO
TrOpers: Dorothy Shipbaugh, TOpO

FLORIDA COAST MIDLANTIC TRUST COMPANY,N.A.
2850 N. Federal Hwy., P.O. Box 2066 33061
305/786-3387 Tr$165.4 Mil
(Branches in Boca Raton, Delray Beach & Palm Beach)
DeptHd,EmplBen: Fredericka F. Achin, ExecVP
PersTrHd: Thomas E. Joyce, VP&SrTO
PersTr,ComTrF: Lawrence H. Westervelt, TO
PersTr: Cunera S. Voute, TO
CorpTr,TrOpers: George Z. Miller, VP&TO
TrOpers: Barbara K. Sarver, TO
TrInv: Norman D. Fine, SrVP&SrTrInv
Diana S. Doherty, TrInvO
Nb: W. Blake Smith, ExecVP

Port Charlotte

SUN BANK AND TRUST/CHARLOTTE COUNTY N.A.
Olean Blvd. & Aaron St.
P.O. Box 3032 33952
813/625-6131 Tr$40 Mil
Hd: Robert J. Riley, ExecVP&TO
PersTr: Mary Ann Creech, AsstVP&TO
TrInv: Lisa Carriveau, AsstTO
Probate: Sylvia Stalker, TO

Port Richey

SOUTHEAST BANK,NatAssn
(Financial Planning & Trust Division)
P.O. Box 639 34288-0639
813/863-5611
(Branch of Miami)
LocMgr: Charon M. Bogner, VP

Punta Gorda

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314 Taylor Street 33950
813/639-3151
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Frances D. DeGraw, VP&Mgr

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EmplBen,CorpTr: W. J. Gunby, Jr., TO
Re: Doris R. Brown, TO
Admin: Mrs. Martha T. Eubanks

THE NATIONAL BANK & TRUST CO.
P.O. Box 431 31902
404/324-4792 Tr$93 Mil
Hd,PersTr,TrInv: Robert S. Poydasheff, VP&TO
PersTr,TrOpers,CorpTr: Gladys K. Miller, TO
PersTr,EmplBen: Kenneth L. Lancaster, TOpO
PersTr: Romayne W. Lloyd, TO
PersTr,Tax: Anthony D. Link, TO
RetConslt: F. S. Taylor

Dalton

FIRST NATIONAL BANK OF DALTON
P.O. Box 1088 30720
404/278-2265 Tr$31 Mil
(Affiliate of First National Bank of Atlanta)
Hd: Raymond S. Price, VP
TrOpers: Willard C. Huskins, TO

HARDWICK BANK & TRUST COMPANY
201 West Waugh St. 30720
404/278-3030 Tr/u$1 Mil
Hd: W. Hulen Barbaree, Pres&TO
K. W. Gong, VP&AsstTO

Decatur

FIRST NATIONAL BANK OF ATLANTA-DECATUR
315 W. Ponce de Leon Ave. 30031
404/588-6608
(Branch of Atlanta)
Janet E. Fortune, AsstVP

Gainesville

THE CITIZENS BANK
402 Washington St. 30501
404/536-3404 Tr$12 Mil
Hd: Philip M. Rollings

FIRST NATIONAL BANK
P.O. Box 937 30503
404/535-5562 Tr$90 Mil
Hd: Thomas W. Sweet, GpVP&TO
EstAdm,PersTr,CorpTr: J. D. Baumgardner, VP&TO
TrInv,ComTrF: Peter D. Miller, VP&TO
TrOpers: Joyce Chester, TOpO
Nb: Robert H. Stanley, VP&TO
EmplBen: Wanda White, AsstTO

FIRST NATIONAL BANK OF ATLANTA-GAINESVILLE
340 N. Green Street
P.O. Drawer 978 30503
404/534-3501
(Branch of Atlanta)
Hd: Allen Payne Long, CitySrVP&SrTO
TrOpers: Ann Parks, CityAsstVP

Griffin

THE BANK OF GRIFFIN
P.O. Box 19 30224
404/227-1313 Tr$3 Mil
Hd: J. L. Savage, Pres

COMMERCIAL BANK & TRUST CO.
P.O. Drawer C 30224
404/228-2714 Tr$69.7 Mil
Hd: L. H. Thompson, Jr., SrVP&TO
Richard M. Hunter, VP&TO
Rosa D. Stewart, AsstVP&TO

FIRST NATIONAL BANK OF GRIFFIN
P.O. Drawer F 30224
404/227-2251 Tr$12 Mil
Hd: Robin W. Nance, VP&TO

Jesup

AMERICAN NATIONAL BANK OF BRUNSWICK
204 W. Cherry St. 31545
912/427-2011
(Branch of Brunswick)
Hd: Mary Virginia Jones, VP&TO

La Grange

THE CITIZENS & SOUTHERN BANK OF WEST GEORGIA
P.O. Box 1309 30241
404/884-6611 Tr$21.9 Mil
(Affiliate of C&SNB, Atlanta)
Hd: James B. Parker, TO

COMMERCIAL BANK & TRUST CO.
P.O. Box 250 30241
404/884-3371
Hd: Howard R. Park, Pres&TO
Nb: William M. Pickard, VP&TO

Louisville

FIRST NATIONAL BANK
P.O. Box 467 30434
912/625-7291 Tr$2 Mil
Hd: William F. Easterlin, VP&TO
Olin R. Jackson, ExecVP&AsstTO

Macon

THE CITIZENS & SOUTHERN NATIONAL BANK
P.O. Box 4007 31213
912/744-6455
(Branch of Atlanta)
Hd: Don A. Pinson, VP

GEORGIA BANK & TRUST CO.
P.O. Box 29 31298
912/746-0511 Tr$25 Mil
Hd: Dave Jeffords

TRUST COMPANY BANK OF MIDDLE GEORGIA,NatAssn
P.O. Box 4248 31208
912/741-2265 Tr$125 Mil
Hd: Robert W. Greene, SrVP&TO
PersTr: Mary D. Kearnes, FVP&TO
CorpTr: William R. Jones, TO
TrInv,ComTrF,EmplBen: Dora Jean McCardel, TO
TrOpers,TDP: Franklin S. Stokes, SrTOpO
Nb: Marion H. Liles, Jr., SrTO

Marietta

THE FIRST NATIONAL BANK OF COBB CO.
P.O. Box 409 30061
404/429-3808 Tr$30 Mil
Main Office
Hd,PersTr: Patricia A. Clendenen, VP&TO
EmplBen: Nancy L. McFetridge, TO

NATIONAL BANK OF GEORGIA
647 Roswell Street 30060
404/424-7510
(Branch of Atlanta)
George H. McLendon, AsstVP

Monroe

NATIONAL BANK OF WALTON COUNTY
P.O. Box 728 30655
404/267-6511 Tr/o$3 Mil
Hd: Mary W. Walker, Pres&TO
PersTr: Cynthia Castleberry, AsstTO
Charles T. Ruark, ExecVP&AsstTO

Moultrie

MOULTRIE NATIONAL BANK
P.O. Box 849 31776
912/985-1120 Tr$12 Mil
Hd: G. D. Moon, VP&TO

Pelham

FARMERS BANK OF PELHAM
P.O. Box 667 31779
912/294-2691 Tr/u$1 Mil
Hd: W. Terry Palmer, Pres&TO
Wm. T. Hand, Csh,AsstTO&VP

Rome

THE FIRST NATIONAL BANK
P.O. Drawer B 30162
404/291-4421 Tr$38.6 Mil
Hd: Roger W. Goss, VP&TO
TrOpers,Admin: Doris C. Earle, AsstVP&TO
TrAdmin: Claud H. Saunders, AsstVP&TO

THE NATIONAL CITY BANK OF ROME, GA
P.O. Box 1193 30161
404/291-9000 Tr$45 Mil
TrDivHd,Inv,NbDev: Gregory C. Wilkes, ExecVP
Adm: Robert W. Steinbruegge, VP&TAdmO
TrOpers: Mrs. Betty Ayers, AsstVP&TOpO

ROME BANK & TRUST CO.
P.O. Drawer L 30161
404/291-0123 Tr$3.5 Mil
Hd: Frank H. Redwine, III, VP&TO

St. Simons Island

THE COASTAL BANK OF GEORGIA
(Branch of Brunswick)
Hd: Thomas G. Lowry, VP&TO

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Savannah

THE CITIZENS & SOUTHERN NATIONAL BANK
22 Bull St. 31401
912/944-3460
(Branch of Atlanta)
Hd: Joe Daniel, Jr., VP&TO

SAVANNAH BANK & TRUST CO.
P.O. Box 9947 31412
912/234-3441 Tr$210 Mil
Hd: Roger A. Littell, ExecVP
EmplBen: Patrick J. McCarl, VP
CorpTr: Thomas I. Pierce, AsstTO
TrInv: William J. Lieberman, TrInvO
TrOpers: R. L. Rentz, TO
TrOpers: E. Bryan Connerat, Jr., TO
Nb: Coren Ross, AsstTO

TRUST COMPANY BANK OF SAVANNAH
P.O. Box 8668 31412
912/233-4111
Hd: Ralph B. Small, SrVP&TO
TrAdmin: Donald R. Correll, VP&TO
TrOpers: Lucile K. Smith, SrTOpO
Frances L. Korte, AsstTO

Statesboro

FIRST BULLOCH BANK & TRUST CO.
40 North Main St. 30458
912/764-6611 Tr$4.9 Mil
Hd: John B. Barton, VP&TO

SEA ISLAND BANK
P.O. Box 568 30458
912/764-6181 Tr$7.5 Mil
Hd: M. Albert Burke, VP&TO

Thomasville

THE CITIZENS & SOUTHERN NATIONAL BANK
P.O. Box 1178 31799

Toccoa

BANK OF TOCCOA
P.O. Box 430 30577
404/886-9421 Tr/o$7 Mil
Hd: Charles E. Nelson, VP&TO
TrOpers: Betty B. Fuller, AsstVP&TO

Valdosta

THE CITIZENS & SOUTHERN NATIONAL BANK
106 South Patterson 31601
912/247-6005
(Branch of Atlanta)
Hd: Steve Chitty, VP&TO

FIRST NATIONAL BANK
P.O. Box 848 31601
912/244-2740 Tr/o$6 Mil
Hd: Donald T. Schutt, Pres&TO
TrOpers: Sandra Fletcher

FIRST STATE & TRUST COMPANY
527 N. Patterson St. 31601
912/242-5725 Tr$2 Mil
Hd: Harry S. Evans, VP&TO

Vidalia

DARBY BANK & TRUST CO.
P.O. Box 870 30474
912/537-8813
Hd: J. F. Darby, Jr., Pres&TO
TrOpers: Anne D. Conner, AsstTO

Waycross

FIRST NATIONAL BANK
P.O. Box 59 31501
912/283-1516 Tr/o$25 Mil
Hd: William K. Rhodes, Pres&TO
TrOpers: Cheryl F. Jardine, AsstVP&TO

Waynesboro

BANK OF WAYNESBORO
P.O. Box 637 30830
404/554-5171
Hd: W. H. Harper, Jr., Pres&TO
Marjorie O. Dales, AsstVP&AsstTO

West Point

FIRST NATIONAL BANK
P.O. Box 350 31833
404/645-2944 Tr/u$1 Mil
Hd: Jack P. Keith, Pres&SrTO
Rudine J. Heggood, TO

HAWAII

Hilo

BISHOP TRUST CO., LTD.
P.O. Box 397 96720
808/935-3737
(Branch of Bishop Trust Co., Ltd., Honolulu)
Mgr: Judy D. Malagday, AsstVP

FIRST HAWAIIAN BANK
1205 Kilauea Ave. 96720
808/969-2222
(Branch of Honolulu)

★ Honolulu

AMERICAN TRUST CO. OF HAWAII, INC.
1203 Davies Pacific Center 96813
800/367-5210 Tr$800 Mil
Hd: Robert R. Midkiff, Pres
TrOpers: Lloyd Kaneshige, VP&Treas
TrAdmin: Stephen E. Harris, VP
EbTMktg: Kathy Christiansen, MktgO
PersTr: Carol Mon Lee, VP
EmplBen: Patricia E. Keda, AsstVP
Nb: Conrad K. Akamine, VP

BISHOP TRUST CO. LTD.
P.O. Box 2390 96804
808/523-2111 Tr$1.2 Bil
(Branch in Hilo)
Hd: Clair O. Harding, Pres&CEO
PersTr: Warren J. Gunderson, SrVP
TrOpers: James E. Connor, VP&TOpO
TrInv: Herbert Ho, VP&IO
EmplBen: Daniel P. Zaehring, VP&TO
Nb: Vernon L. Graham, SrVP
RE: James B. Stringer, VP
Taxes: Patricia M. Nunan, VP&TxO
Fin: Gary Y. Watanabe, FinVP&TO
TDP: Robert E. Reilly, VP

FIRST HAWAIIAN BANK

FIRST HAWAIIAN BANK
P.O. Box 3200 96847
808/525-7188 Tr$800 Mil
(Branches in Kahului & Hilo)
Hd: Guernsey Curran, III, SrVP&Mgr
PersTr: W. G. Mann, VP&TO
RE: Mason Hironaka, AsstVP
CorpTr: Neal T. Okamoto, VP
TrOpers: Mark Yoshida, AsstVP
TrInv: Leon J. Munson, VP&TrInvO
Prob: Glenn T. Katahara, AsstVP

FIRST INTERSTATE BANK OF HAWAII
P.O. Box 2000 96805
808/525-6874 Tr$35 Mil
Hd: Jack Van Osdol, VP&Mgr

HAWAIIAN TRUST CO. LTD.
Financial Plaza of the Pacific
111 S. King St. 96813
808/525-8511 Tr$2.3 Bil
(Branch in Wailuku)
Hd: W. E. Aull, Pres&CEO
D. Philpotts, ExecVP
PersTr: T. J. MacDonald, SrVP&Sec
TrOpers: W. C. Freitas, SrVP&Treas
EmplBen: R. E. Cooling, VP
TrInv,ComTrF: W. J. Barton, SrVP
FinSvcs: J. J. Fuller II, VP
Re: R. E. Hagstrom, SrVP
Prob: G. S. Morimoto, VP
Tax: C. A. Gibbs, VP
ChTr: Jane Giddings, VP
Acct: T. Tamura, VP
Mktg: D. T. Stevenson, VP

Kahului

FIRST HAWAIIAN BANK
P.O. Box 157 96732
808/877-2339
(Branch of Honolulu)

Wailuku

HAWAIIAN TRUST CO., LTD.
Wailuku Townhouse, Ste. 102
P.O. Box 1035 96793
808/244-7965
(Branch of Honolulu)
Hd: Russell Pugh, Mgr&VP
PersTr: J. M. Banks, VP

IDAHO

★ Boise

FIRST INTERSTATE BANK OF IDAHO,NatAssn
P.O. Box 5757 83705
208/383-5136 Tr$248 Mil
(Branch in Coeur d'Alene)
Hd: Ralph E. Keleher, SrVP
PersTr: A. C. Peck, VP&SrTO
CorpTr: Donna Obenchain, TO
TrInv,ComTrF: G. P. McAllister, VP
EmplBen: Sallie J. Wendt, TO
TrOpers: Christine Wright, TO

FIRST SECURITY BANK OF IDAHO,NatAssn
Trust Division
P.O. Box 2618 83701
208/384-6750 Tr$225 Mil
(Branches in Lewiston & Pocatello)
Hd: Dean Buffington, VP,TO&Mgr
PersTr: John Parrish, VP&TO
CorpTr: Maggie Myers, TO
TrInv,ComTrF: Rick Vycital
TrOpers: Tom Avedovech, VP&TO
EmplBen: Mark Simonson, AsstVP&TO
Nb: Daniel S. Looney, AsstVP

IDAHO FIRST NATIONAL BANK
P.O. Box 7928 83707
208/383-7200 Tr$1 Bil
(Branches in Coeur d'Alene, Idaho Falls, Pocatello & Twin Falls)
Hd: Donn A. Miller, SrVP&Mgr
PersTr: Stanley K. Fornander, VP&Mgr
TrInv: Gregory L. Watson, VP&Mgr
TrOpers: Peter L. Kierland, VP&Mgr
CorpTr: Ruth L. Keeth, VP&Mgr
EmplBen: Delbert D. Haley, VP&Mgr
Nb: Douglas R. Jensen
RE: John O. Byerly, SrPropO

IDAHO (Cont'd)

Coeur d'Alene

FIRST INTERSTATE BANK OF IDAHO, N.A.
2005 Ironwood Parkway #138 83814
208/667-3321
(Branch of Boise)
F. H. Rohwer, VP&SrTO
IDAHO FIRST NATIONAL BANK
P.O. Box 520 83814
208/667-4718
(Branch of Boise)
Hd: Gordon A. Samuelson, Mgr,RegTO

★Idaho Falls

THE BANK OF COMMERCE
1020 Northgate Mile 83401
208/523-2020 Tr$15 Mil
Hd: Thomas R. Tucker, ExecVP&TO
Kaye J. Ivie, TO
IDAHO FIRST NATIONAL BANK
P.O. Box 69 83401
208/529-3540
(Branch of Boise)
Hd: Calvin C. Brant, Mgr,RegTO
VALLEY BANK
501 Broadway 83402
208/525-6228 Tr$27 Mil
Hd: Thomas G. Minow, SrVP&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen: H. Kay Cordingley, VP&TO
TrOpers: Raymond M. Severe, TOpO
TDP: Sharla Galbraith, AsstTOpO

Lewiston

FIRST SECURITY BANK OF IDAHO, N.A.
P.O. Box 874 83501
208/743-9471
(Branch of Boise)
Teresa A. Mayes, AsstVP&TO

Pocatello

FIRST SECURITY BANK OF IDAHO, N.A.
P.O. Box 1749 83201
208/233-4411
(Branch of Boise)
TrBrMgr: Frank Birrell
IDAHO BANK & TRUST CO.
Center & Arthur Sts. 83201
208/233-2311 Tr$163 Mil
Hd,PersTr,CorpTr,Nb: Lloyd D. Browning, SrVP
Herb Wallace, VP&TO
EmplBen,TrOpers: Wynona Brackenbury, AsstVP&TO
IDAHO FIRST NATIONAL BANK
P.O. Box 1709 83204
208/232-3831
(Branch of Boise)
Hd: Rex Wheeler, Mgr,RegTO

★Twin Falls

IDAHO FIRST NATIONAL BANK
P.O. Box 509 83301
208/734-2450
(Branch of Boise)
Hd: Frank C. King, Mgr,RegTO
TWIN FALLS BANK & TRUST CO.
P.O. Box 7 83301
208/733-1722 Tr$32 Mil
Hd: Scott D. Allen, VP&SrTO
PersTr: Helen Arnold, AsstTO
Bonnie Dodge, AsstTO
PersTr,EmplBen: Junice Stover, AsstTO
TrOpers,ComTrF: Don J. Stevens, TOpO
FM: M. Denny Patrick

ILLINOIS

Abingdon

ABINGDON BANK & TRUST CO.
P.O. Box 72 61410
309/462-2222
Hd: R. C. Heiple, II, Pres

Aledo

NATIONAL BANK
201 West Main St. 61231
309/582-5171 Tr$4.5 Mil
Hd: Charles W. Gebhardt, VP&TO
Minerva Guinn, AsstTO

Algonquin

ALGONQUIN STATE BANK
P.O. Box 160 60102
312/658-4535
Hd: James J. Berlier, ExecVP&TO

Alton

ALTON BANKING & TRUST CO.
620 E. Broadway 62002
618/463-4200 Tr$50 Mil
Hd,PersTr,TrInv,ComTrF,EmplBen: Patrick J. Heitzig, VP&TO
CorpTr,TrOpers: Jean L. Herzog, TO
FIRST NATIONAL BANK & TRUST CO.
P.O. Box 517 62002
618/463-2200 Tr$72 Mil
Hd: Edward G. Ryrie, VP&SrTO
TrInv: James Taylor, PtfolMgr
EmplBen: Sherry Cowan, PenTO
TrOpers: Barbara Shaffer, TOpO
MIDAMERICA TRUST CO.
2850 Homer M. Adams Parkway 62002
618/463-4605
Hd: Bruce D. Barton, Pres
PersTr: Thomas C. Wangelin, Jr.,SrVP
TrInv: Clark G. David, SrVP&TO
EmplBen: Gerald R. Grodeon, SrVP&PTO
Nb: James A. Deguire, CPC
Marilyn Ramoni, TrAdm
Kay D. Null, FinAdm
Donald Healey, VP&TrInvO

Amboy

THE FIRST NATIONAL BANK
220 East Main St. 61310
815/857-3625 Tr$1 Mil
Hd: L. G. Hawes
TrOpers: Ronda Parington

Arcola

FIRST NATIONAL BANK
P.O. Box 524 61910
217/268-4911 Tr$3 Mil
Hd: Jerry L. Stout, VP&TO

Argenta

THE GERBER STATE BANK
P.O. Box 10 62501
217/795-2331 Tr$2 Mil
Hd: Edwin M. Wallace, Pres,TO&Mgr
Richard E. Kaufman, AsstVP&TO
Gordon Bennett, ChmBd&FM

Arlington Heights

THE BANK AND TRUST COMPANY OF ARLINGTON HEIGHTS
900 E. Kensington Rd. 60004
312/870-2900 Tr$20 Mil
Hd: Stanley A. Perry, SrVP&TO
Anita D. Kraus, AsstVP&TO
Leonidas Mata, AsstVP&TO
Eugene T. Maylott, TrCoun
FIRST ARLINGTON NATIONAL BANK
P.O. Box 247 60006
312/870-3500 Tr$12 Mil
Hd: Donna Ondris, TO
TrOpers: James E. Polites, Jr., TOpO

Arthur

STATE BANK OF ARTHUR
P.O. Box 245 61911
217/543-2827 Tr$7 Mil
Hd: James L. Winningham, Pres&TO
James A. Dukeman, ExecVP&AsstTO
Gale Pearce, VP&FM

Ashton

ASHTON BANK & TRUST CO.
P.O. Box 258 61006
815/453-7441 Tr$1 Mil
Hd: J. P. Ledlie, Pres&TO
TrOpers: Robert E. Heimbaugh, AsstTO

Atwood

ATWOOD STATE BANK
131 N. Main St. 61913
217/578-2221
Hd: Stanley Stephenson, ExecVP&TO

Auburn

STATE BANK OF AUBURN
P.O. Box 100 62615
217/438-6114 Tr$1 Mil
Hd: Marceau Criquelion, ExecVP&TO

Aurora

AURORA NATIONAL BANK
2 S. Broadway 60507
312/897-8494 Tr$34 Mil
Hd: Richard V. Kropp, SrVP&TO
PersTr: Terri Glass, TO
TrInv,EmplBen: F. James Schlag, AsstTO
ComTrF: Jacquelyn Foerster, AsstTO
MERCHANTS NATIONAL BANK
34 S. Broadway 60507
312/896-8531 Tr$80 Mil
Hd,PersTr: Gerald M. Lanigan, VP&TO
TrInv,ComTrF: Joel Binder, VP&IO
PersTr: Marian Lester, AsstTO
Pam Mann, AsstTO
TrOpers: Ronald Dvornik, AsstTO
Farm: Chris Hankes
Taxes: Marian German, TO
OLD SECOND NATIONAL BANK
37 S. River St. 60507
312/892-0202 Tr$135 Mil
Hd,Nb,TrInv,ComTrF: Terence L. Kothe, VP&SrTO&TrInvO
Prob: Robert J. O'Connor, SrTO
PersTr: Sharon L. Law, TO
EmplBen: Arthur Pedgrift, TO
TrInv: Russell J. Feltes, TrInvO
TrOpers: Mark Truemper, TOpO

Barrington

FIRST NATIONAL BANK & TRUST CO.
201 S. Grove Ave. 60010
312/381-4000 Tr$150 Mil
Hd: Richard P. Spicuzza, SrVP&TO
Est,PersTr: Frank W. Bauer, AsstVP&TO
TrInv: Melinda Wilcox, IO
TrOpers: Frank J. Phillips, AsstVP&TOpO
LandTr: Karissa Swanson, LandTrAdm
LandTr: Jan Dent, LandTO
TrInv,EmplBen: Richard J. White, IO
PersTr: John M. Muchoney, TO

Batavia

BATAVIA BANK
18 E. Wilson St. 60510
312/879-5200 Tr$2 Mil
Hd: Marilyn K. Anderson, VP&TO
TrOpers: Sandy Swanson

THE FIRST NATIONAL BANK OF BATAVIA
155 W. Wilson St. 60510
312/879-2600 Tr$4.1 Mil
Hd,TrInv: Robert J. Madjak, Pres&TO
PersTr,TrOpers,Nb,TDP: Elaine Sampson

Beardstown

FIRST NATIONAL BANK
P.O. Box 260 62618
217/323-4105 Tr$6 Mil
Hd: Muriel Paul, VP&TO
Randal R. Reichert, ExecVP&TO

Belleville

BANK OF BELLEVILLE
4800 West Main St. 62223
618/234-3014 Tr$41 Mil
Hd: Quinten E. Spivey, SrVP&TO
Robert G. Cady, VP&TO

BANKERS TRUST CO.
6400 W. Main 62223
618/397-6400 Tr$15 Mil
Hd: Edward S. Bott, Pres&TO
TrOpers,Nb,TDP: Rosemarie Brown
Terri Schieffer

BELLEVILLE NATIONAL BANK
P.O. Box 367 62222
618/233-6600 Tr/o$40 Mil
Hd,CorpTr,EmplBen,Nb: Robert L. Allison, VP&TO
TrInv: Brett Wm. Nelson
PersTr,Prob: Catherine A. Rubin, TO
TrOpers: Mary Lou Berg

FIRST NATIONAL BANK
P.O. Box 523 62220
618/234-0020 Tr$50 Mil
Hd: Lowell G. Burger, VP&TO
PersTr: Ralph E. Green, VP
TrInv,TrOpers,Nb: Everett W. Kassing, VP
EmplBen: Larry E. Koestner, VP
Nb: Anabel C. Selby

ILLINOIS STATE TRUST CO.
222 E. Main St. 62220
618/233-2120 Tr$148 Mil
Hd,Nb: Lowell G. Burger, Pres
PersTr,CorpTr: Ralph E. Green, SrVP&TO
Cletus A. Jung, SrVP&TO
TrInv,ComTrF: Lewis G. Laughlin, ExecVP
EmplBen: Larry Koestner, VP&TO
TrOpers,TDP: Everett W. Kassing, SrVP&TO
Nb: Anabel C. Selby

Belvidere

BELVIDERE NATIONAL BANK & TRUST CO.
530 S. State St. 61008
815/544-2400 Tr$28 Mil
Hd,TrInv,EmplBen: Frederick E. Raffety, VP&TO
PersTr,Nb: Edith Watts, VP&AsstTO
TrOpers,TDP: Darlene Bicksler

Bement

STATE BANK OF BEMENT
P.O. Box 142 61813
217/678-2321
Hd: George H. Wilkinson, Chm&AsstTO
F. M. Lonnon, Pres&AsstTO
P. J. Challand, TO

Bethany

SCOTT STATE BANK
P.O. Box 245 61914
217/665-3334 Tr$5 Mil
Hd,PersTr,TrInv,Nb: Fred E. Young, VP,FM&TO
EmplBen,TrOpers: Eileen J. Marshall, AsstTO
Nb: Sam Scott, Pres&AsstTO

Bloomington

AMERICAN STATE BANK OF BLOOMINGTON
211 N. Main St. 61701
309/827-6221 Tr$25 Mil
Hd: David E. Sullivan, VP&TO

CORN BELT BANK
P.O. Box 1286 61701
309/829-6353 Tr$40 Mil
Hd: Rodger K. Jenkins, VP&TO

IAA TRUST COMPANY
1701 Towanda Ave. 61701
309/557-3241 Tr$1.8 Bil
Hd,TrInv: Gary E. Mede, ExecVP
PersTr,CorpTr: Richard Miller
ComTrF: Steven Miller, IO
Wayne Brown, IO
EmplBen,Nb: David Tipsword, AsstTO

McLEAN COUNTY BANK
Towanda at Empire 61701
309/663-1311 Tr$10 Mil
Hd,TrOpers,PersTr,TrInv: Wanda J. Gibson, VP&TO
TrOpers, Nb: David R. Crow, AsstTO
Gerald Kerber, FM & AsstVP

NATIONAL BANK OF BLOOMINGTON
P.O. Box 128 61701
309/829-1091 Tr$100 Mil
Hd,CorpTr,Nb: Wallace L. Yoder, SrVP&TO
PersTr: David W. Wilson, VP&TO
EmplBen: Gerald A. Lienhart, VP&TO
TrOpers: Monica Rondone, TO
TrInv: Diane Nafziger, TrInvO
Grant W. Basting, TO

PEOPLES BANK OF BLOOMINGTON
120 N. Center St. 61701
309/828-5211 Tr$125 Mil
Hd,PersTr,CorpTr: Owen J. Mair, VP&SrTO
TrInv,ComTrF,EmplBen: Bruce Finks, TrInvO
TrOpers: Harriet L. Gosnell, AsstVP&TO
EmplBen: Paul Miller, AsstTO
Nb: Gregory M. Colby, AsstVP&TO

Blue Island

FIRST NATIONAL BANK OF BLUE ISLAND
13057 S. Western Ave. 60406
312/385-2200 Tr$15 Mil
Hd: William H. Thomson, VP&TO

HERITAGE COUNTY BANK & TRUST CO.
12015 S. Western Ave. 60406
312/385-2900 Tr$4 Mil
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309/647-5000 Tr$8 Mil
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Harold L. Wilson, ExecVP&AsstTO

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P.O. Box 2227 62901
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618/529-2700
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PersTr: Thomas C. Wangelin, SrVP&TO
TrInv: Clark G. Davis, SrVP&TrInvO
EmplBen: Gerald R. Gradeon, SrVP&PenTO
TrOpers,Nb: Robert M. Yoffie, VP&TO

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FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 495 62626
217/854-3151 Tr$2.5 Mil
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Doris Gagnor, TO&AsstCsh

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THE NATIONAL BANK
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Tr$1 Mil
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Dee Bratton, AsstTO

WHITE COUNTY BANK
P.O. Box 375 62821
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Joy E. Hicks, AsstTO

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EmplBen,TrOpers: R. Emery, AsstTO
PersTr: Patricia H. Baldwin, TO

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217/351-27[illegible] Tr$110 Mil
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Fran DeMaris
Rhea Lawrence
TrInv: Thomas B. Bryan
EmplBen: Minta M. Konradt
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ComTrF,TrInv: Wm. T. Johnson, TO
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FmMgt: Keith Hoskins, AsstVP
Ron Pierce, AsstFM
TrOpers: Pat Chesser

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TrOpers: Christopher Ward, AsstVP
LandTr: Katherine Blumenthal, AsstVP

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TrInv,TrOpers: Richard T. Topps, AsstVP&TO

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Danville

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PersTr,ComTrF,EmplBen: John Nass, AsstTO
TrOpers: Jane Middleton
Agri-Business: O. D. Pepple, VP

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Curtis & Main Sts. 60515
312/968-6300 Tr$21 Mil
Hd: John M. Finnegan, VP&TO
TrOpers: Anne Dunne, TO

Dundee

FIRST AMERICAN BANK OF DUNDEE
(A Wholly Owned Subsidiary of First American Bank Corporation)
218 West Main 60118
312/426-6771 Tr$11 Mil
Hd: Wallace J. Wolff, VP&TO
TDP: Doris E. Ortmann, TOpO

Dwight

BANK OF DWIGHT
P.O. Box 189 60420
815/584-1855
Hd: Frank T. Murphy, Chm

East Moline

STATE BANK AND TRUST
1523 8th St. 61244
309/755-0671 Tr$4 Mil
Hd: Bryant Goodall

East Peoria

THE FIRST NATIONAL BANK IN EAST PEORIA
140 E. Washington St. 61611
309/698-4200 Tr$1.7 Mil
Hd: Mrs. Marsha A. Roberts, SrVP&TO
Mrs. Barbara J. Friend, AsstTO

Include Your Logo
See Page 213

East St. Louis

MIDAMERICA TRUST CO.
8740 State St. 62203
618/397-2122
Hd: Bruce D. Barton, Pres
PersTr: Thomas C. Wangelin, Jr., SrVP
EmplBen: Gerald R. Grodeon, SrVP&PTO
TrOpers: Kay D. Null
TrInv: Clark G. Davis, SrVP&TrInvO

Edwardsville

THE BANK OF EDWARDSVILLE
330 W. Vandalia St. 62025
618/656-0057, Ext. 73 Tr$18 Mil
Hd: Richard B. Sommer, VP&TO

EDWARDSVILLE NATIONAL BANK & TRUST CO.
Main & St. Louis Sts. 62025
618/656-4316
Hd: Joann Mareing
Dennis M. Terry, VP&TO

Effingham

EFFINGHAM STATE BANK
P.O. Box 767 62401
217/342-2141 Tr$7 Mil
Hd: Robert L. Vanderkolk, VP&TO

THE FIRST NATIONAL BANK OF EFFINGHAM
200 North Third St., P.O. Box 507 62401
217/347-7744 Tr$2.5 Mil
Hd: Eugene E. Gibson, Pres,ChmBd&TO
Michael J. Cummins, AsstTO

El Paso

WOODFORD COUNTY BANK
P.O. Box 55 61738
309/527-4400 Tr$1.8 Mil
Hd: George E. Drake, Pres&TO
TrOpers: Barbara Kelley, AsstCsh
Nb: Allen C. Drake, VP&AsstTO
Dean Hastings, AsstTO

Elburn

KANE COUNTY BANK & TRUST CO.
P.O. Box K 60119
312/365-6401 Tr$7.0 Mil
Hd: Dean Capes, Pres&TO
PersTr: Bradley McManus, AsstTO

Elgin

ELGIN NATIONAL BANK
24 E. Chicago St. 60120
312/742-8200 Tr$10 Mil
Hd: Edward Farrell
TrOpers: Doris Ortmann

THE FIRST NATIONAL BANK OF ELGIN
Fountain Square Plaza 60120
312/697-1100 Tr$65 Mil
Hd,Nb: Richard O. Weisman, VP&TO
PersTr: Robert J. Sabin, TO
TrInv,ComTrF,EmplBen: George Platt, TrInvO
TrOpers: Shirley Bowers

Elmhurst

ELMHURST NATIONAL BANK
P.O. Box 26 60126
312/834-2100 Tr$105 Mil
Hd: Michael Welgat, VP&TO
PersTr: George T. Necas, VP&TO
CorpTr,TrOpers,EmplBen: Arnold E. Bruns, VP&TO
TrInv: Donald G. Adams, TO
Nb: Jeffrey C. Scheiner, TO
LandTr: Cheryl Jaworsky

YORK STATE BANK & TRUST CO.
P.O. Box 807 60126
312/833-2200 Tr$15 Mil
Hd: Ronald L. Jansen, TO
TrOper: Chrystal McGuin, Adm

Elmwood Park

MIDWEST BANK & TRUST CO.
1606 N. Harlem Ave. 60635
312/456-4700 Tr$1 Mil
Hd: Barbara D. Love, AsstVP&TO
TrOpers,TDP: Angela M. Santangelo, AsstTO

Emington

THE TAYLOR STATE BANK
60934
815/934-5454 Tr/u$1 Mil
Hd: Allan R. Payne

Evanston

FIRST ILLINOIS BANK OF EVANSTON, N.A.
800 Davis St. 60204
312/866-5510 Tr$170 Mil
Hd: Bruce N. Duff, SrVP&TO
PersTr,CorpTr,EmplBen: Charles N. Goodnow, VP&TO
TrInv,ComTrF: Roger C. Weissenberg, VP
TrOpers: John Stegink, AsstVP
Nb-Pers: Theodore R. Storlie, VP

STATE
NATIONAL
BANK

STATE NATIONAL BANK
1603 Orrington Ave. 60204
312/491-6000 Tr$350 Mil
Hd: Charles D. Bornarth, SrVP&TO
PersTr: C. David Howell, VP&TO
PersTr,EmplBen: Martin C. J. Miller, VP&TO
Nb: George O. Hinners, VP&TO
TrInv: William R. Pitzele, VP&TO
ComTrF: Wendy J. Hayes, VP&TO
Prob: Wayne H. Goble, Jr., VP&TO
TrOpers: Marilyn J. Gardt, TO

WASHINGTON NATIONAL TRUST COMPANY
State National Plaza, Ste. 820 60204
312/866-5177 Tr$37 Mil
W. C. Arntz, MngDir
Hd,PersTr: James W. Maurer, Pres
TrInv: James E. Dresmal, TO
EmplBen: J. Thorp, TO
TrOpers: Patricia Brennan

Evergreen Park

FIRST NATIONAL BANK
3101 W. 95th St. 60642
312/422-6700 Tr$35 Mil
Hd: Joseph C. Fanelli, SrVP&TO
Robert M. Honig, SrVP&TO
Franklin Sellers, AsstTO
Gregory Siss, AsstTO

HERITAGE/STANDARD BANK & TRUST CO.
2400 W. 95th St. 60642
312/239-6700 Tr$30 Mil
Hd: Albert C. Baldermann, VP&TO

Fairbury

NATIONAL BANK OF FAIRBURY
P.O. Box 136 61739
815/692-2369 Tr$10 Mil
Hd,TrInv,Nb: J. W. Gerber, Pres&TO
PersTr,CorpTr,EmplBen,TrOpers: J. H. Munz, AsstTO

ILLINOIS (Cont'd)

Fairfield

THE FAIRFIELD NATIONAL BANK
E. Delaware & Third Sts. 62837
618/842-2107 Tr$8 Mil
Hd: Kenneth Ward

WAYNE COUNTY BANK & TRUST COMPANY
P.O. Drawer 369 62837
618/842-2167 Tr/o$3 Mil
Hd: C. A. French, Pres&TO

Fairview Heights

MIDAMERICA TRUST CO.
Rt. 50 At State Rt. 159 62208
618/398-7878
Hd: Bruce D. Barton, Pres
PersTr: Thomas C. Wangelin, Jr., SrVP
TrInv: Clark G. Davis, SrVP&TrInvO
EmplBen: Gerald R. Grodeon, SrVP&PenTO
Kay D. Null, VP&FinConslt

Farmer City

FARMER CITY STATE BANK
P.O. Box 200 61842
309/928-2161 Tr$10 Mil
Hd: Dick Maxwell, SrVP&TO

Flanagan

FLANAGAN STATE BANK
61740
815/796-2264
Hd: Paul Schwerin, Pres
PersTr: Don Wettsteen, VP

Flora

FIRST NATIONAL BANK
P.O. Box 10 62839
618/662-2155 Tr/o$5 Mil
Hd,PersTr,CorpTr,TrInv,TrOpers: Roy F. Stine, TO
PersTr,EmplBen,Nb: Herbert Tackitt, AsstTO

Freeport

FIRST NATIONAL BANK OF FREEPORT
101 W. Stephenson St. 61032
815/233-3620 Tr$85 Mil
Hd: Kenneth A. Urban, ExecVP
PersTr,CorpTr: Jill C. Resnick, AsstVP
TrInv: Gerald L. Peterson, TrInvO
ComTrF,TrOpers,TDP: Louise F. Gorsch, AsstTO
EmplBen: Paul W. Lindvall, AsstVP

STATE BANK OF FREEPORT
P.O. Box 30 61032
815/235-5151 Tr$40 Mil
Hd: Thomas R. Schulz, SrVP&TO
PersTr: Stephen R. Kroeger, TO
TrInv: Mark T. Frederick, TrInvO

Galena

GALENA STATE BANK & TRUST CO.
216 S. Commerce St. 61036
815/777-0663 Tr$1 Mil
Hd: Jerry L. Murdock, ExecVP&TO
Lois Jean Wienen, AsstTO

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Hd: Fred M. Haehnel Jr., TO

FARMERS & MECHANICS BANK
21 East Main St. 61401
309/343-7141 Tr$14 Mil
Hd: Alfred Kolom, VP&TO
PersTr,TrOpers: Joan Peck, AsstTO
Farm: Wayne A. Billingsley, VP

FIRST GALESBURG NATIONAL BANK & TRUST CO.
200 E. Main St. 61401
309/342-4112 Tr$71 Mil
Hd,CorpTr,EmplBen: R. L. Smallwood, VP&TO
PersTr: Judy Konecki, TO
Sidney Brady, TO
TrOpers: Patricia Ronne, AsstTO
Farm: Raymond Kreig, VP&FM

Geneseo

CENTRAL TRUST & SAVINGS BANK
P.O. Box 89 61254
309/944-5601 Tr$16 Mil
Hd: Jack K. Austin, VP&TO

Geneva

FIRST NATIONAL BANK OF GENEVA
21 N. Third St. 60134
312/232-6700 Tr$35 Mil
Hd: Michael V. Smith, VP&TO
TrOpers: Dennis L. Cromien, AsstTO
LandTr: Sally J. Gossman, AsstTO

STATE BANK OF GENEVA
P.O. Box 108 60134
312/232-3230 Tr$8 Mil
Hd: Gary L. Moline, VP&TO
TrOpers: Sheila Van Buskirk, AsstTO

Germantown

GERMANTOWN TRUST & SAVINGS BANK
601 Main St.
P.O. Box 246 62245
618/523-4202 Tr$2 Mil
Hd: James R. Lampe, TO
Coleen Sonroeder, AdmAsst

Gibson City

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 231 60936
217/784-4206 Tr/u$1 Mil
Hd: Robert D. Knapp, ExecVP&TO

Gillespie

PEOPLES STATE BANK
P.O. Box 148 62033
217/839-2141 Tr$5 Mil
Hd: Larry D. Thorpe, ExecVP&TO

Girard

STATE BANK OF GIRARD
202 West Center St. 62640
217/627-2112
Hd: Larry J. Tucker

Glen Ellyn

DU PAGE BANK & TRUST CO.
466 Main St. 60137
312/469-6000 Tr$14.5 Mil
Hd,PersTr: George C. Larsen, VP&TO
TrOpers: Yvonne Nelson, AsstTO

Glenview

GLENVIEW STATE BANK
800 Waukegan Rd. 60025
312/729-1900 Tr$29 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Kenneth H. Cooke, VP&TO
PersTr,Est: Myra Firishchak, AsstVP&TO
LandTr: Alice Hansen, AsstTO
TrOpers,TDP: Karen Rounsfull

Granite City

FIRST GRANITE CITY NATIONAL BANK
1960 Edison Ave. 62040
618/451-5421
Hd: John H. Tallgren, VP&TO
TrOpers: Laveeda Knabbe, AsstTO

GRANITE CITY TRUST & SAVINGS BANK
1909 Edison Ave. 62040
618/876-1212 Tr$18 Mil
Hd: R. J. Hildebrand, VP&TO
M. Thornton, AsstTO

Graymont

STATE BANK
P.O. Box 53 61743
815/743-5951 Tr$1.7 Mil
Hd: Lyle E. Leach, Pres&TO

Grayville

THE PEOPLES NATIONAL BANK OF GRAYVILLE
119 S. Middle St. 62844
618/375-2261 Tr$3 Mil
Hd: Maurice Elder, TO

Greenfield

FARMERS STATE BANK
Walnut & Main Sts. 62044
217/368-2171 Tr/u$1 Mil
Hd: Robert A. Narmont

Greenville

BRADFORD NATIONAL BANK
100 E. College Ave. 62246
618/664-2200 Tr$3.5 Mil
Hd: Frank R. Joy, SrVP&TO

FIRST BANK & TRUST CO. IN GREENVILLE
P.O. Box 340 62246
618/664-1111 Tr$2 Mil
Hd: W. Wayne Robertson, Pres&TO
TrOpers: Vesper Marti, AsstTO

Gridley

FIRST BANK & TRUST CO. OF GRIDLEY
P.O. Box 988 61744
309/747-2100 Tr$1 Mil
Hd,PersTr,TrInv,Nb: Bob McNamara, TO
CorpTr,TrOpers,Nb: Jim Hanfland, AsstTO

Hammond

STATE BANK OF HAMMOND
P.O. Box 128 61929
217/262-3093 Tr$12 Mil
Hd: P. R. Willey, Pres&TO

Hanover Park

FIRST STATE BANK & TRUST COMPANY OF HANOVER PARK
1400 Irving Park Road 60103
312/837-2700
Hd: John J. Hays, Jr.

The Directory of Trust Institutions is
included in a T&E subscription!

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FIRST STATE BANK
P.O. Box 249 60033
815/943-6441 Tr/u$1 Mil
Hd: Joseph L. Crabb, Pres&TO
Shirley Sweatman, Csh&VP
Mel Hinterlong, ExecVP&AsstTO

HARVARD STATE BANK
P.O. Box 40 60033
815/943-4407 Tr$3 Mil
Hd: Roger L. Lehmann, Pres&TO

Harwood Heights

PARKWAY BANK & TRUST CO.
4800 N. Harlem Ave. 60656
312/867-6600 Tr$10 Mil
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Rosemary Galluzzo, AsstVP&AsstTO
Diane Y. Peszynski, AsstVP&AsstTO

Havana

HAVANA NATIONAL BANK
112 S. Orange 62644
309/543-3361 Tr$12 Mil
Hd: F. S. Cook, Jr., Chm&TO

STATE BANK OF HAVANA
101 W. Main St. 62644
309/543-4491 Tr$2 Mil
Hd: James Frazee, TO
Darrel Hilst, ExecVP&TO

Herrin

THE BANK OF HERRIN
101 S. Park Ave. 62948
618/942-6666 Tr$9.1 Mil
Hd: Ed Goodwin, ExecVP&TO
Mildred Nielson, AsstTO

Hickory Hills

BANK OF HICKORY HILLS
7800 West 95th St. 60457
312/598-7400 Tr$7 Mil
Hd,EmplBen, Robert J. Malatt, VP&TO
TrOpers: Pamela Grzwinski, TOpO,
LandTr: Bridgette Weinschenk

Highland

EAGLE BANK
1223 Broadway 62249
618/654-4511 Tr$20 Mil
Hd: Larry L. Essenpreis, VP&TO
Richard J. Knebel, AsstTO
Fred M. Schneider, TrAdm

FIRST NATIONAL BANK
P.O. Box 10 62249
618/654-2331 Tr$7 Mil
Hd: Mildred Weidner, TO

Highland Park

FIRST NATIONAL BANK
513 Central Ave. 60035
312/432-1800
Hd: William L. Eifrig, SrVP
PersTr: Mary D. White, VP
Linda J. Nelson, AsstTO

Hinsdale

HINSDALE TRUST OFFICE
(Trust Office of LaGrange Bank & Trust)
5 N. Lincoln 60521
312/579-4426 Tr$100 Mil
Hd: George H. Starmann, III, SrVP&TO
Lee Seyfert, AsstVP

Homewood

COMMUNITY BANK OF HOMEWOOD-FLOSSMOOR
18600 Dixie Hwy. 60430
Hd: William J. Murphy
TrOpers: Cynthia K. Tibstra, AsstTO

Hoopeston

CITY NATIONAL BANK
Lock Drawer 9 60942
217/283-6671 Tr/o$3 Mil
Hd: Byron Hedgecock, Pres
TrOpers: Connie Fenwick, AsstTO&TOpMgr

Itasca

ITASCA BANK & TRUST
308 Irving Park Rd. 60143
312/773-0350 Tr$7.5 Mil
Hd: Jack E. Mensching
TrCoun: Jules V. Meyering

Jacksonville

ELLIOTT STATE BANK
73 Central Park Plaza 62650
217/243-6511 Tr$85 Mil
Hd,TrInv: Charles D. Ransdell, VP
PerTr,CorpTr: Jane E. Doyle, TO
EmplBen,TrOpers,Nb: C Matthew A. Smith, AsstVP&TO
Farm,TDP: Douglas J. Thompson, AsstVP&FM
Allan Worrell, FM
Kristine Boes, TrAsst

THE FARMERS STATE BANK & TRUST CO.
200 W. State St. 62651
217/245-5131 Tr$39 Mil
Hd: Robert E. Linde, VP&TO
Farm: James A. Middendorf, FM&AsstTO
TrInv: Richard R. Hudson, TO

Jerseyville

THE STATE BANK OF JERSEYVILLE
117-121 South State St. 62052
618/498-2151 Tr$6 Mil
Hd: Donald D. Durbin, TO
EmplBen: Sonja Shaw, AsstTO

Joliet

FIRST NATIONAL BANK
78 N. Chicago St. 60431
815/726-4371 Tr/o$85 Mil
Hd: Wayne Huffman, VP&TO
Jeri Madison, AsstTO
Mary Ann Wurtzberger, TO

LOUIS JOLIET BANK & TRUST CO.
1812 W. Jefferson St. 60436
815/725-5111 Tr$12 Mil
Hd: John P. Sternisha, VP&TO
Robert L. Porter, Pres&TO
Carole S. Carter, AsstTO

NATIONAL BANK OF JOLIET
121 N. Chicago St. 60431
815/723-0683 Tr$11.5 Mil
Hd: Michael D. Wimberly, VP&TO
TrOpers: Karen Rodriguez

UNION NATIONAL BANK & TRUST CO. OF JOLIET
50 W. Jefferson 60431
815/727-5222 Tr$140 Mil
Hd,TrInv: Paul E. Gantzert, VP&SrTO
PersTr,EmplBen: H. Dale Hartman, VP&TO
PersTr,LandTr: Judith M. Holmes, TO
PersTr: Ronald J. Erjavec, VP&TO
TrOpers: Diane C. Rolf, TO

Jonesboro

FIRST NATIONAL BANK
Public Square 62952
618/833-5613 Tr/u$1 Mil
Hd: Tirzah Tweedy

Kankakee

CITY NATIONAL BANK
189 E. Court St. 60901
815/937-3687 Tr$65 Mil
Hd: Mark F. Polzin, SrVP&SrTO
Mgr,Nb,EstAdmin: R. B. LaBeau, AsstVP&TO
TrOpers: J. J. Mitchell, TOpMgr
PersTr: D. C. Mitchell, AsstTO
TrInv,ComTrF: C. D. Lindokken, AsstVP&IO
EmplBen,CorpTr: Michael T. Regas, TrAdm
AgrMgr: G. A. Kendle, AsstVP

FIRST BANK OF MEADOWVIEW
Meadowview Shopping Ctr. 60901
815/935-7000
Hd: Donald V. McCann

FIRST TRUST & SAVINGS BANK
P.O. Box 112 60901
815/937-7740 Tr Np
Hd: Peter J. Porter, VP&TO
PersTr: Patrick B. McCullough, TO
TrOpers: Steve Ortman, TO
J. R. Tate, FM
Steven Wirth, FM
Billy Treece, FM

Kansas

KANSAS STATE BANK
P.O. Box 368 61933
217/948-5191
Hd: Michael O. Kern, Pres&TO

Kempton

KEMPTON STATE BANK & TRUST
60946
815/253-6271 Tr/u$1 Mil
Hd: David D. Travis, Pres&TO

La Grange

FIRST NATIONAL BANK OF LA GRANGE
P.O. Box 69 60525
312/482-7700 Tr$17 Mil
Hd,PersTr,CorpTr: Joachim J. Brown, VP&TO
PersTr,TrOpers: Cynthia T. Sikora, TOpO

LA GRANGE BANK & TRUST COMPANY
14 S. La Grange Rd. 60525
312/579-4455 Tr$100 Mil
(Trust Office in Hinsdale)
Hd: George H. Starmann, III, SrVP&TO
H. Susan Jones, VP
Irene O'Connor, VP
George Norton, VP
Edwin E. J. Mraz, VP
James de Vou, AsstVP
Judith French, TO
Judy Lane, TO

La Salle

LA SALLE NATIONAL BANK
105 Marquette St. 61301
815/223-7300 Tr$10 Mil
Hd: F. G. Bichl, Jr., ExecVP&TO
Marjorie Utz, AsstTO
Charles D. Faletti, AsstTO

LA SALLE STATE BANK
P.O. Box 462 61301
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D. Lawler, AsstTO&VP

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TrInv: Peter A. Massa, TrInvO
TrOpers: Donald Barnes, TOpO
TrTax: Richard Ferris, AsstVP&TO
EmplBen: Gerald Hoffman, TO
EstAdmin: John M. Hakes, VP
PersTr: Ronald Eich, AsstVP
Ronald Hoaglund, TO
Mary Ann Hartwick, TO
LandTr: Ronald L. Kilgus, TO
Peggy A. Peters, TO

Lansing

BANK OF LANSING
3115 Ridge Road 60438
312/474-6161 Tr$4.5 Mil
Hd: Gary J. Irwin, TO

FIRST NATIONAL BANK
Ridge Road at Roy St. 60438
312/474-1300 Tr$22.5 Mil
Hd: Thomas C. Cornwell, VP&TO

Lawrenceville

LAWRENCEVILLE NATIONAL BANK & TRUST CO.
P.O. Box 597 62439
618/943-3336
Hd: James E. Oberts, Pres&TO
TrOpers: Barbara J. Boyer, AsstTO

Lebanon

MIDAMERICA BANK & TRUST CO. OF LEBANON
P.O. Box 127 62254
618/537-4428
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Thomas C. Wangelin, Jr., SrVP&TO
TrInv: Clark G. Davis, SrVP&TrInvO
TrOpers: George W. Wolfslau, Pres-Asst&TO
TrPen,EmplBen: Gerald R. Grodeon, SrVP&TO
Donald A. Healey, VP&IO
Kay D. Null, TO&FinAdm
Robert M. Yoffie, TO&FinConslt

Lexington

PEOPLES BANK
P.O. Box 66 61753
309/365-2911 Tr/o$1 Mil
Hd: James M. Killian, VP&TO
TrInv: Glenn Kemp, Pres

Lincoln

FIRST NATIONAL BANK IN LINCOLN
303 S. Kickapoo St. 62656
Hd: James H. Orr, VP&TO
James Walden, VP&TO

STATE BANK
508 Broadway 62656
217/735-5551 Tr$9 Mil
Hd: Elton V. Huntington, TO

Litchfield

LITCHFIELD BANK & TRUST CO.
P.O. Box 386 62056
217/324-3935 Tr/o$6 Mil
Hd: Joann H. Anderson, TO
EmplBen: Arnold R. Birkenkamp, Pres&AsstTO
FmMgr: Frank Whitlock, AsstCsh

Lockport

HERITAGE FIRST NATIONAL BANK OF LOCKPORT
814 State Street 60441
815/838-2013
Hd: Victoria D. Lobell, TO
Donna J. Wroblewski, AsstTO

Lombard

STATE BANK OF LOMBARD
(Land Trusts Only)
211 W. St. Charles Rd. 60148
312/627-3100 Tr/u$1 Mil
Hd: Frank P. Novel, Pres&TO

WEST SUBURBAN BANK
701-711 S. Westmore 60148
312/629-4200 Tr$15 Mil
Hd: Michael V. LoCicero, VP&TO

Lovington

HARDWARE STATE BANK
P.O. Box 107 61937
217/873-4313 Tr/u$1 Mil
Hd,PersTr,CorpTr: E. Ray Duncan, Pres&TO
A. Faye Daily, VP,Csh&AsstTO

Lyons

BANK OF LYONS
8601 W. Ogeden Ave. 60534
312/447-5600
Hd: Donald S. Forst, TO

Macomb

CITIZENS NATIONAL BANK
127 S. Side Square 61455
309/833-4551
Hd,PersTr,Prob,EmplBen,TrInv,Nb,DisBrkg: Lyle L. Dake, VP&TO,CFC
PersTr,: Gary Reed, TrAdm
TrOpers: Alice Thorman, AsstTO
Farm: C. C. Spencer, VP&FM
Nancy Dobey, AsstCsh

UNION NATIONAL BANK
119 N. Randolph St. 61455
309/833-4111 Tr$15 Mil
Hd,PersTr,EmplBen,TrOpers: Herbert L. Strong, VP&TO
CorpTr,TrInv,Nb: Victor J. Henson, AsstTO

Maple Park

FIRST STATE BANK
P.O. Box 218 60151
815/827-3289
Hd: E. A. P. Hutchison, Pres&TO
TrOpers: Louise N. Luhtala, VP&AsstTO

Marengo

MARENGO STATE BANK
100 W. Washington 60152
815/568-7236 Tr$1 Mil
Hd: C. P. Ackman, VP&TO

Marshall

DULANEY NATIONAL BANK
P.O. Box 69 62441
217/826-2392 Tr$1 Mil
Hd: Dale H. Murphy, Pres&TO
Norma Milton, AsstCsh&AsstTO

FIRST NATIONAL BANK
215 N. Michigan Ave. 62441
217/826-6311 Tr$1 Mil
Hd: Wayne Evans, TO

Martinsville

MARTINSVILLE STATE BANK
P.O. Box D 62442
217/382-4145
Hd: D. T. Macey
B. R. Calvert, AsstTO
D. R. Romines, AsstTO

Mascoutah

FIRST NATIONAL BANK
121 E. Main St. 62258
618/566-2333
Hd: Don Schaack, Pres&TO
TDP: Michael Karnes, AsstTO

MIDAMERICA BANK & TRUST CO. OF MASCOUTAH
9 E. Main St. 62258
618/566-2131
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Thomas C. Wangelin, VP&TO
TrInv: Clark G. Davis, SrVP&TO
Nb: G. W. Wolfslau, TO&FinConslt
Pens: Gerald R. Grodeon, SrVP&TO
Kay D. Null, TO&FinAdm
Robert Yoffie, TO&FinConslt

Mattoon

CENTRAL NATIONAL BANK OF MATTOON
P.O. Box 685 61938
217/234-6434 Tr$31 Mil
Hd: Malcolm F. O'Neill, VP&TO
CorpTr,TrOpers: Ralph L. Ingram, AsstTO
ComTrF: Debbie Hilligoss, Sec
Farm: Steven L. Johns, FM
Brenda Hedricks, Sec

FIRST NATIONAL BANK, MATTOON, ILLINOIS
P.O. Box 562 61938
217/234-7454 Tr$56 Mil
Hd: Clark W. Brogan, VP&SrTO
EmplBen: Dan R. Cunningham

Maywood

MAYWOOD-PROVISO STATE BANK
411 Madison St. 60153
312/345-1100 Tr$5 Mil
Hd: Nancy K. Kelley, Pres&TO

Mazon

MAZON STATE BANK
North & Depot Sts. 60444
815/448-2102 Tr$1.5 Mil
Hd: Robert W. Breisch, TO
TrOpers: Leonora Walker, AsstTO

McHenry

McHENRY STATE BANK
3510 W. Elm St. 60050
815/385-1040 Tr$25 Mil
Hd: Robert B. Schneider, VP&TO
TrOpers: Eloise Benes, AsstTO
EmplBen: Gerald L. Helt, AsstTO

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MELROSE PARK NATIONAL BANK
17th Ave. & Lake St. 60160
312/681-8600 Tr$15 Mil
Hd: Barbara J. Karg, VP&TO
TrOpers,TDP: Joanne M. Pievitz, AsstVP&TO

Mendota

FIRST STATE BANK
706 Washington, P.O. Box 250 61342
815/539-6731 Ext. 48 Tr/o$2 Mil
Hd: Harold Hitchins, Pres
TrOpers: Mary Sterchi, AsstTO

NATIONAL BANK OF MENDOTA
P.O. Box 190 61342
815/539-9346 Tr$6 Mil
Hd: R. W. Dempster, Pres&TO
Verona Whitmore, VP&TO

Metropolis

THE CITY NATIONAL BANK
423 Ferry St. 62960
618/524-2161
Hd: Lester Mittendorf, Pres

THE NATIONAL STATE BANK
401 Ferry St.
P.O. Box 529 62960
618/524-9316 Tr/u$2 Mil
Hd: Roy Moorman, Pres&TO
Donald Rottmann, ExecVP&AsstTO

Milford

CITIZENS STATE BANK
36 East Jones St. 60953
815/889-4131 Tr/u$1 Mil
Hd: Arthur R. Murray, Pres
PersTr,CorpTr,TrInv,EmplBen,Nb: James Cross, ExecVP
ComTrF,TrOpers: Dennis Neal, VP

Millstadt

FIRST NATIONAL BANK
3 E. Washington St. 62260
618/476-1351 Tr/u$2 Mil
Hd: Woodrow Baltz, VP&TO

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FIRST FARMERS STATE BANK OF MINIER
206 W. Central Ave. 61759
309/392-2623
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MINONK STATE BANK
P.O. Box 155 61760
309/432-2552 Tr$4 Mil
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Steven O. Riley, VP&AsstTO

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PersTr,CorpTr,TrInv,ComTrF: D. C. Van DeWiele, VP&TO
TrInv,ComTrF,EmplBen,Nb: Bryant Goodall, TrInvO
TrOpers: L. D. Dellitt, TOpO&AsstCsh
Nixola A. Barnes, AsstTOpO

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506 15th St. 61265
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TrInv,EmplBen,PersTr: Frank Budinscak, VP&TrInvO
TrInv,Nb,PersTr: John D. Martin, VP&TrInvO
TrInv,ComTrF,PersTr: John H. McCraney, VP&TrInvO
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RE,GTO,PersTr: Dennis Norling, VP&TO
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Admin: Mary Watkins, TO
PersTr,Adm: Carol Peterson, TO

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FIRST STATE BANK
201 W. Main St. 61856
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Linda J. Ayers, TO

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P.O. Box 391 61856
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William E. Max, AsstTO
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TrOpers: Sharon Mickelson, AsstTO

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P.O. Box 193 62863
618/262-8687 Tr$10 Mil
Hd: James P. Dawson, TO

Mt. Morris

CITIZENS STATE BANK
P.O. Box 151 61054
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Glenn Bevington, AsstTO

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FIRST NATIONAL BANK OF MT. PROSPECT
Land Trusts
P.O. Box 319 60056
312/392-1600
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Elizabeth C. Schlaver, AsstVP&TO

MT. PROSPECT STATE BANK
P.O. Box 279 60056
312/398-4131 Tr$40 Mil
Hd: Peter D. Walter, VP&TO
TrAdmin: Paul M. Greene, TO

Mt. Vernon

FIRST BANK & TRUST CO.
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618/242-6521 Tr$10 Mil
Hd: David E. Busby, SrVP&TO
Darla Wilks, AsstTO

SECURITY BANK & TRUST CO.
119 N. Main and Ninth Sts. 62864
618/242-4000 Tr$14.5 Mil
Hd: Douglas G. Small, TO
James B. Kelley, AsstTO

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THE CITY NATIONAL BANK
1301 Walnut St. 62966
618/684-3191 · Tr$4.4 Mil
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Arlene Brown, AsstTO

FIRST BANK & TRUST CO. OF MURPHYSBORO
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TrOpers: Linda L. Holmes, AsstTO

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OAK BROOK BANK
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Linda Matuszewski, TO
Glen Krietsch, AsstTO

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William E. Tierney, TO
Susan L. Stupar, TO
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EmplBen,CorpTr: Jill Lynn Vihtelic, TO
TrOpers: Mrs. Patricia C. Jepsen, AsstVP&TO

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Palestine

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Judith K. Adams, VP&TO

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TrDept: Jeffrey C. Scheiner, AsstTO
TrOpers: Toni Bauman, TrMgr

Paris

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PersTr,TrInv,TrOpers,Nb: Barry T. Denny, VP&TO

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TrInv: Merton E. Sarvay, VP&TrInvO
EmplBen: Nina Hultman, TO
TrOpers: Catherine McCarthy, TO
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Prob,PersTr: James A. Ligon, TO
James W. Beamish, TrAdm

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COMMERCIAL NATIONAL BANK OF PEORIA
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PersTr: David H. Welch, VP
Prob: Howard P. Gallatin, VP
TrInv: Ted T. Dahl, VP
ComTrF,EmplBen,Nb: Douglas S. Stewart, VP
TrOpers: James H. Hawkins, VP
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PersTr: Richard D. Miller, AsstVP
TrInv,ComTrF: August Gureno, AsstVP
EmplBen: Bernard R. Filzen, AsstVP
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124 S.W. Adams St. 61649
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CorpTr: Lynn M. Diveley, AsstTO
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TrOpers,PersTr: K. S. Speck, TO

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TrOpers: Lisa L. Kilbride

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TrOpers: Robert L. Fulton, VP&Csh

Sterling

CENTRAL NATIONAL BANK
302 First Ave. 61081
815/626-4321 Tr$50 Mil
Hd,Nb,Adm: William Fournier
PersTr,CorpTr,EmplBen,TrOpers,TDP: Hal E. Cleavinger, SrV&TO
TrInv,ComTrF: Stephen Bryan

Streator

STREATOR NATIONAL BANK
401 E. Main St. 61364
815/672-2941, Ext. 213 Tr$10 Mil
PersTr,TrInv,EmplBen,TrOper: Theresa M. Lukach, TO
FmMgmt: Richard Geschwind, TO

UNION NATIONAL BANK
201 E. Main St. 61364
815/673-3333 Tr$15 Mil
Hd: Phillip E. Martin, AsstVP&TO

Sublette

FARMERS STATE BANK
Main Street 61367
815/849-5242 Tr$1 Mil
Hd: Don J. Dinges

Sullivan

FIRST NATIONAL BANK
1 S. Main St. 61951
217/728-4302 Tr$3 Mil
Hd: John W. Hagen, Pres&TO
Jan W. Haegen, ExecVP&AsstTO
Helen Spaugh, AsstTO&AsstCsh
Michael Hagen, AsstTO&AsstCsh

STATE BANK OF SULLIVAN
P.O. Box 253 61951
217/728-4311 Tr$1 Mil
Hd: Gerald G. Gordy, TO

Sycamore

FARMERS & MERCHANTS BANK
124 South Main St. 60178
815/895-9121
Hd: R. Duane Munter, Pres
Harry J. Best, VP

NATIONAL BANK & TRUST CO.
230 W. State St. 60178
815/892-2125 Tr$92 Mil
Hd: Howard A. Heidlauf, SrVP&TO
PersTr: John Boies, VP&TO
Farm: Clifford McConnell, VP&Mgr
PropMgmt: James M. Kirby, AsstVP&Sec
EmplBen: Sharon Z. Fesler, TrTxO&AsstSec
TrOpers: Janice C. Taylor

Taylorville

FIRST NATIONAL BANK
322 W. Main Cross 62568
217/824-2241 Tr$2 Mil
Hd: Dave Combs, Pres

FIRST TRUST & SAVINGS BANK
P.O. Box 309 62568
217/824-4955 Tr$100 Mil
Hd: Kenneth A. Hart, VP&TO
TrInv: Robert W. Slaybaugh, II, AsstVP&TO
Nb: Bonnie Bruns, AsstTO

Tinley Park

BREMEN BANK & TRUST CO.
17500 South Oak Park Ave. 60477
312/532-8000 Tr$11 Mil
Hd: Albert A. Stroka, VP,TO&Coun
Joyce V. Cunningham, TO
TrOpers: Martha A. Kimzey
Jean P. Fulton, TrSec

Toluca

THE CITIZENS NATIONAL BANK
201 N. Main St. 61369
815/452-2321 Tr$2.1 Mil
Hd: James P. Ghiglieri, Jr., ExecVP&TO
Donald L. Whitler, Pres&TO

Triumph

THE FIRST NATIONAL BANK
37 Main St. 61371
815/539-9301 Tr/u$1 Mil
Hd: Conrad Hanley

Tuscola

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 8 61953
217/253-3344
Hd: Douglas R. McCumber, Pres&TO
Earl R. Pendergrass, VP&AsstTO

TUSCOLA NATIONAL BANK
P.O. Box 98 61953
217/253-4711 Tr$1.5 Mil
Hd: William F. McCarty, Pres&TO
TrInv: Larry R. Kresin, SrVP&AsstTO
TrOpers: Lloyd A. Murphy, VP&AsstTO

Urbana

BUSEY FIRST NATIONAL BANK
P.O. Box 489 61801
217/384-4591 Tr$25 Mil
Hd,TrInv,EmplBen,Nb: Eugene Grandone, VP&TO
RE,Nb: Jesse M. Dowell, AsstVP&FM
PersTr,Agcy: Trent Shepard, TO
TrOpers: Greg Fink

CHAMPAIGN COUNTY BANK & TRUST CO.
P.O. Box 549 61801
217/384-3254 Tr$60 Mil
Hd,Nb: Warren E. Burgard, SrVP&SrTO
TrInv: Glen C. Paine, SrVP&TO
PersTr,TrOpers: Michael Murphy, TO
EmplBen: Alan Mullaney, TO
Est: Elizabeth B. Czys, TO
Farm: Tom Wiggins, FM

Vandalia

FARMERS & MERCHANTS BANK
P.O. Box 130 62471
618/283-2211 Tr$1.25 Mil
Hd: Ann Goodin

FIRST NATIONAL BANK
P.O. Box 40 62471
618/283-1141 Tr$6 Mil
Hd: Thomas G. Diekroeger, VP&TO
Carol Williams, AsstTO

Villa Park

VILLA PARK TRUST & SAVINGS BANK
10 S. Villa Ave., P.O. Box 10 60181
312/834-0800 Tr$10 Mil
Robert Johanson, Pres&TO

Virden

FARMERS & MERCHANTS STATE BANK
P.O. Box 266 62690
217/965-5496 Tr/u$1 Mil
Hd: Greg Toppmeyer, ExecVP&TO

STATE BANK OF VIRDEN
103 S. Springfield 62690
217/965-3344 Tr/u$1 Mil
Willis Willoughby, ExecVP
Larry T. Herron, AsstTO

Virginia

PETEFISH, SKILES & CO.
P.O. Box 9 62691
217/452-3041 Tr$6 Mil
Hd: William M. Yaple, Chm&TO
Reginald Jokisch, Pres&AsstTO

Warren

CITIZENS BANK & TRUST CO.
135 Main St. 61087
815/745-2194 Tr$1 Mil
Hd: Lan Pinney, SrVP&TO

Warsaw

HILL-DODGE BANKING CO.
P.O. Drawer A 62379
217/256-4224 Tr$2 Mil
Hd: Gary E. Beeler, VP&TO

Watseka

WATSEKA FIRST NATIONAL BANK
216 South Fourth St.
P.O. Box 447 60970
815/432-3977 Tr/o$8 Mil
Hd: Thomas Poskin
Norman Schultz
Debbie Gudeman

Wauconda

WAUCONDA NATIONAL BANK AND TRUST COMPANY
486 West Liberty St. 60084
312/526-6604 Tr$2 Mil
Hd: Lynn Brettner, VP&TO
TrInv: Robert Hinman, ChmBd&TO

Waukegan

AMERICAN NATIONAL BANK & TRUST CO.
2323 W. Grand Ave. 60085
312/623-9000 Tr$13.7 Mil
Hd,PersTr: David B. DeSalvo, VP&TO
CorpTr: Alex J. Beresoff, TO
TrInv: Brent J. Emmerick, Pres&TO
TrOpers,TDP: Rosalie Delgado
Nb: Sandra Shinsky, AsstTO

BANK OF WAUKEGAN
1601 N. Lewis Ave. 60085
312/244-6000
Hd: Keith C. Ericksen, VP&TO

FIRST NATIONAL BANK
1 S. Genessee St. 60085
312/623-3800 Tr$1.5 Mil
Hd: Irwin A. Goodman, Pres&TO
Virginia A. Repp, AsstTO

Wellington

WELLINGTON STATE BANK
P.O. Box 114 60973
815/984-3130 Tr/u$1 Mil
Hd: Kennard J. Kling, ExecVP&TO
TrOpers,Nb: William Penicook, VP,Csh&AsstTO
W. J. Mellon, VP&AsstTO
W. Thomas Roberts, AsstVP&AsstTO

West Chicago

WEST CHICAGO STATE BANK
P.O. Box 250 60185
312/231-1800 Tr$.750 Mil
Hd,CorpTr,EmplBen: John R. Madder, Pres
Elizabeth P. Marecek, VP&TO
TrInv,Nb: John R. Rodelli, ExecVP&TO
Joachim J. Brown, TrCoun

Western Springs

FIRST NATIONAL BANK
4456 Wolf Rd. 60558
312/246-2200 Tr$1 Mil
Hd: William F. O'Meara, Jr., Chm&Pres

Wheaton

BANK OF WHEATON
211 S. Wheaton Ave. 60187
312/665-0300 Tr$48 Mil
Hd: Albert C. Koontz, SrVP&TO
PersTr,TrInv: Gary C. Crocus, VP&TO

GARY-WHEATON BANK
E. Wesley & Cross Sts. 60187
312/665-2600 Tr$125 Mil
Hd,Nb: Gregory W. Osko, VP
PersTr,TrInv,ComTrF: Douglas G. Eyles, VP
EmplBen: Barbara J. Skora, AsstVP
PersTr,TrOpers: Jerome M. Avner, AsstVP
TDP: Terry Anderson, Mgr

HAWTHORNE BANK OF WHEATON
1500 N. Main St.
P.O. Box 1058 60187
312/665-0050
Hd: Raymond Myers, VP&TO

Wheeling

WHEELING TRUST & SAVINGS BANK
350 E. Dundee Rd. 60090
312/537-0020 Tr$10 Mil
Hd: Phyllis Lindstrom
TrOpers: Jane Nagel

Williamsville

WILLIAMSVILLE STATE BANK
P.O. Box 379 62693
217/566-3387
Hd: John M. Jones, Chm&TO

Winnetka

THE FIRST NATIONAL BANK
520 Green Bay Road 60093
312/441-4444 Tr$25 Mil
Hd: John D. O'Malley, SrVP
PersTr: Chapin Litten, VP
TrOpers: Holly Heap, TrAdm
Anna Gordon, TrAdm
Est: Jennifer Alexander, TrAdm

THE WINNETKA BANK
791 Elm St. 60093
312/441-4100 Tr$9.0 Mil
Hd: Frank H. Stratman, VP&TO

Woodstock

STATE BANK OF WOODSTOCK
101 S. Benton St. 60098
815/338-3131 Tr$16 Mil
Hd: J. F. Fabos, VP&TO

Worth

WORTH BANK & TRUST
6825 W. 111th St. 60482
312/488-6500 Tr$12 Mil
Hd: Linda S. Kirby, TO
Marilyn C. Sajdak, AsstTO

Wyoming

WYOMING BANK & TRUST CO.
P.O. Box 230 61491
309/695-2831
Hd,PersTr,CorpTr: B. F. Backlund, ChmBd
Dean M. Jackson, Pres
Rodney White, Csh
Virginia Ford, AsstCsh

Zion

ZION STATE BANK & TRUST CO.
2612 S. Sheridan Rd. 60099
312/746-1211
Hd: Doyle M. Weathers, VP&TO
PersTr,Prob: David M. Beaman, TO
PersTr,TrInv: Kathleen Bereiter, AsstTO
TrOpers: Dorothy E. Minton, AsstCsh

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AKRON EXCHANGE STATE BANK
P.O. Box 217 46910
219/893-4531
Hd: J. R. Leininger, Pres

Albion

ALBION NATIONAL BANK
P.O. Box 5 46701
219/636-2171
Hd: Linda Weber, TO

Alexandria

ALEXANDRIA BANKING CO.
P.O. Box 147 46001
317/724-4447 Tr/u$1 Mil
Hd: Byron K. Cunningham, TO
COMMERCIAL BANK & TRUST CO.
P.O. Box 145 46001
317/724-4453
Hd: John F. Kirkpatrick, TO
E. Nicholas Spreen, TO
Stephen J. Bill, TO

Anderson

ANDERSON BANKING CO.
931 Meridian Plaza 46015
317/646-5443 Tr$71 Mil
Hd: Robert L. Gustin, VP&TO
PersTr: James L. Hale, TO
Jane D. Childers, AsstTO
James S. Stuart, TO
TrInv: William J. Kennedy, Jr., TrInvO
EmplBen: Nancy C. Pitt, TO
TrOpers: Marsha Graves, TOpSupv
CITIZENS BANKING CO.
P.O. Box 729 46015
317/646-6605
Hd: Delbert Rich, SrVP&TO
PersTr,CorpTr,TrInv,EmplBen: James F. Cunningham, AsstVP
TrOpers,TDP: M. Eileen Nisewander, AsstTO
FIRST NATIONAL BANK OF MADISON COUNTY
735 Main St.
P.O. Box 351 46016
317/642-4901 Tr$7.5 Mil
(Branch in Elwood)
Hd: P. L. Gregory, VP&SrTO
PersTr,CorpTr,TrInv,EmplBen,TrOpers: Dorothy M. Finney

Arlington

ARLINGTON STATE BANK
P.O. Box 75 46104
317/663-2221 Tr/u$1 Mil
Hd: James A. Evans, CEO&TO
PersTr: Frances L. Noble, TrSec

Attica

BANK OF WESTERN INDIANA
116 North 5th St. 47918
317/762-6721
(Branch of Covington)
Bonnie Mayfield, AsstCsh
CENTRAL NATIONAL BANK & TRUST CO.
P.O. Box 249 47918
317/762-2414 Tr$1 Mil
Robert B. Folk, Pres&TO
John Rumsas, ExecVP&TO
Wayne P. Garrett, SrVP&TO

Auburn

AUBURN STATE BANK
P.O. Box 229 46706
219/925-3060 Tr$14 Mil
Hd,TrInv: M. C. Haggarty, Pres&TO
PersTr,CorpTr,ComTrF,EmplBen,TrOpers,Nb: E. S. Zeisloft, TO
CITY NATIONAL BANK
P.O. Box 389 46706
219/925-0960 Tr$1.1 Mil
Hd: James H. Carper, Pres&TO

Avilla

COMMUNITY STATE BANK
P.O. Box 79 46710
219/897-3361 Tr/u$1 Mil
Hd: R. B. Helmkamp

Bargersville

BARGERSVILLE STATE BANK
P.O. Box 228 46106
317/422-5125 Tr/u$1 Mil
Hd,PersTr,CorpTr: Karen L. Wyrick, AsstTO
Jerry R. Engle, Pres&TO

Batesville

BATESVILLE STATE BANK
137 South Main St. 47006
812/934-4411 Tr/u$1 Mil
Hd: Lloyd W. Hisrich, Pres
TrOpers: Dennis M. Hormeyer, VP&Csh
Nb: R. C. Martin
FIRST BANK & TRUST CO.
P.O. Box 30 47006
812/934-2808 Tr/o$1 Mil
(Branch in Milan)
Hd: Gene J. Becker, Csh&TO

Bath

BATH STATE BANK
P.O. Box 10 47010
317/732-3118 Tr/u$1 Mil
Hd: John E. Hoff, TO

Berne

FIRST BANK OF BERNE
P.O. Box 369 46711
219/589-2151 Tr$2 Mil
Hd: Charles E. Isch

Bippus

BIPPUS STATE BANK
P.O. Box 85 46713
219/344-1351 Tr/u$1 Mil
Hd: B. A. Gorshwiler, Pres

Bloomfield

BLOOMFIELD STATE BANK
P.O. Box 407 47424
812/384-4431
Hd: James Miller, SrVP
PEOPLES TRUST CO.
87 W. Spring St. 47424
812/835-3581
(Branch of Linton)
Jack Wikle, AsstVP&Mgr

Bloomington

BLOOMINGTON NATIONAL BANK
P.O. Box 1309 47402
812/339-1131 Tr$5 Mil
Hd: Frank A. Rogers, TO
Joan Ray, TO
FIRST NATIONAL BANK
P.O. Box 608 47402
812/332-6351 Tr$61 Mil
Hd: Ronald D. Leichter, SrVP&SrTO
TrInv: James R. Phillippe, VP&TO
ComTrF: Mrs. Mary V. Morrisette, VP&TO
TrOpers: Mrs. Patty S. Caswell, AsstVP&TOpO
EmplBen: James R. Steele, PenMgr
MONROE COUNTY STATE BANK
P.O. Box 2329 47402
812/336-0201 Tr$10 Mil

Bluffton

FARMERS & MERCHANTS BANK
P.O. Box 316 46714
219/824-0910 Tr$1 Mil
Hd: Amos Gerber, Pres
EmplBen: Connie Grissell, AsstTO
OLD FIRST NATIONAL BANK
304 W. Market St. 46714
219/824-2510 Tr/u$1 Mil
Hd: H. W. Myers, VP,Csh&TO

Boonville

PEOPLES TRUST & SAVINGS BANK
P.O. Box 307 47601
812/897-0230 Tr$3.5 Mil
Hd: Mark H. Hendrickson, Pres&TO
PersTr: Florence R. Davis
TrInv: Rita Behagg
Julia Raibley
WARRICK NATIONAL BANK OF BOONVILLE
224 W. Main St., P.O. Box 31 47601
812/897-3307 Tr$5 Mil
Hd: Norma Collins, TO

Brazil

FIRST BANK & TRUST CO. OF CLAY COUNTY
P.O. Box 310 47834
812/446-2581 Tr$9 Mil
(Branch in Clay City)
Hd: Rose Mary Price, VP&TO
RIDDELL NATIONAL BANK
P.O. Box 340 47834
812/448-2611 Tr$4.1 Mil
Hd: H. Michael Lawson, VP&TO
Cheryl Froderman, AsstTO

Bremen

BREMEN STATE BANK
P.O. Box 127 46506
219/546-3411 Tr$5 Mil
Hd: Robert J. Maple, VP&TO
PersTr: Loretta Thomas, TO

Brookston

FARMERS STATE BANK
P.O. Box 159 47923
317/563-3136 Tr/u$1 Mil
Hd: John F. Garrott, TO
Alberta F. Ade, AsstTO

Brookville

FRANKLIN COUNTY NATIONAL BANK
P.O. Box 37 47012
317/647-4116 Tr$6 Mil
Hd: Fred Chappelow, SrVP&TO
PEOPLES TRUST CO.
P.O. Box 7 47012
317/647-3591 Tr$.55 Mil
Hd: Melvin Hartman, AsstVP&TO
Joyce Back, VP,Csh&AsstTO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Brownsburg

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 235 46112
317/852-2268
(Branch in Plainsfield)
Hd: Keith P. Foist, Pres&TO

Brownstown

CITIZENS STATE BANK
1051 W. Spring St. 47220
812/358-3171 Tr$1 Mil
Hd: Curtis Benter, Pres&TO

Burlington

FIRST BANK OF CARROLL COUNTY
P.O. Box 98 46915
317/566-3322 Tr$1 Mil
C. Lowell Craft, Pres&CEO
Lisa A. Shirar, AsstCsh&TO

Cambridge City

WAYNE BANK AND TRUST CO.
P.O. Box 210 47327
317/478-3561 Tr/u$1 Mil
(Branch in Richmond)
Hd: Roger Kem, VP

Cannelton

FIRST CANNELTON NATIONAL BANK
P.O. Box 67 47520
812/547-7038 Tr$.5 Mil
Hd: Anthony C. Everitt, CEO&TO
Wilma Heck, AsstTO&VP

Carmel

CARMEL BANK & TRUST COMPANY
200 East Carmel Drive 46032
317/844-8244
Hd: Charles D. Stinard, Jr., VP&TO
Michael A. Mohr, AsstVP&TO

THE FIDELITY BANK OF INDIANA
11550 North Meridian 46032
317/848-4493 Tr$1 Mil
(Branch in Cicero)
Hd: C. Ronald Hall, AsstVP&TO
Jeffrey C. Lind, ExecVP&TO

UNION STATE BANK
P.O. Box 398 46032
317/846-7381
Annabelle L. Ogle, TO

Chandler

CHANDLER STATE BANK
114 West Lincoln Ave. 47610
812/925-3326
Hd: Prentice McNeely, TO
Marian E. Roberson, AsstTO

Charlestown

FIRST NATIONAL BANK OF CLARK COUNTY
890 Main St., P.O. Box 37 47111
812/256-3316 Tr$2 Mil
Hd: James P. Bowen, VP&TO
Linda Harris, AsstTO

Chesterton

CHESTERTON STATE BANK
109 Broadway 46304
219/926-1151 Tr$31 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: Stephan Ziemba, VP&TO
PersTr,Prob,Gdnsp: Jayne Ellen Jones
TrOpers: Lila Hallberg
RE,T&T: Carol Blakely

Churubusco

CHURUBUSCO STATE BANK
P.O. Box 205 46723
219/693-2194 Tr$3 Mil
Hd: E. R. Jones, Pres
PersTr,CorpTr: R. E. Stangland, VP&TO

CITIZENS NATIONAL BANK OF WHITLEY COUNTY
U.S. 33 South 46723
219/693-2157
(Branch of Columbia City)
G. F. Wright, VP

Cicero

THE FIDELITY BANK OF INDIANA
P.O. Box 436 46034
317/984-3571
(Branch of Carmel)
Hd: C. Ronald Hall, AsstVP&TO

Clay City

FIRST BANK & TRUST CO. OF CLAY COUNTY
801 Main St. 47841
812/939-2141 Tr$9 Mil
(Branch of Brazil)
Hd: Rose Mary Price, VP&TO

Coatesville

FIRST NATIONAL BANK
P.O. Box 146 46121
317/386-7222 Tr/u$1 Mil
Hd,PersTr,CorpTr: B. E. Lydick, Pres&TO
TrOpers: Douglas K. Phillips, VP&AsstTO

Columbia City

CITIZENS NATIONAL BANK OF WHITLEY COUNTY
P.O. Box 510 46725
219/244-6151 Tr/o$2 Mil
(Branches in Churubusco & South Whitley)
Hd: Alice Davis, AsstTO
Richard Bragg, TO

The Farmers Loan & Trust Co.

THE FARMERS LOAN & TRUST CO.
216-220 W. Van Buren St. 46725
219/248-8111 Tr$13.4 Mil
Malcolm H. Trump, VP&TO
Constance K. Waterman, AsstTO
Nb: Benton E. Gates, Jr., Atty

Columbus

FIRST NATIONAL BANK
333 Washington St., P.O. Box 327 47201
812/379-4421 Tr$22 Mil
Hd,PersTr,TrInv,EmplBen,Nb: William A. Helmbrecht, VP&TO
CorpTr,TrOpers: Phyllis Hole, TrAdmO

IRWIN UNION BANK & TRUST CO.
P.O. Box 929 47202
812/376-1798 Tr$80 Mil
Hd: David L. Fisher, VP&SrTO
PersTr: Eugene Oster, TO
Catherine Chinn, TO
TrInv: William K. Stanley, TrInvO
TrOpers: Robert L. Nagel, TO
TrTax: John L. Carr, AsstTO
EmplBen; Karen S. Blystone, AcctAdm

Connersville

CENTRAL STATE BANK
531 Central Ave.
P.O. Box 225 47331
317/825-0546 Tr$9 Mil
Hd: Richard W. Hankins, VP&SrTO

FAYETTE BANK & TRUST CO.
536 Central Ave. 47331
317/825-2124 Tr$20 Mil
Hd: Henry D. Orschell, VP&SrTO
Catherine Starr, AsstTO
TrSec: Carmen Gibbons –
TrOpers: C. Sue Pflum

Corydon

CORYDON STATE BANK
P.O. Box 37 47112
812/738-2185 Tr/o$7 Mil
Hd: Michael C. Frederick, ExecVP&TO
Kenneth W. Miles, Chm&Pres
TrOpers,TDP: Bette Purucker, VP,Csh&AsstTO

OLD CAPITAL BANK & TRUST CO.
P.O. Box 128 47112
812/738-3111 Tr$2.9 Mil
Hd: Max M. Martin, VP

Covington

BANK OF WESTERN INDIANA
401 Washington St. 47932
317/793-4846 Tr$9.5 Mil
(Branches in Attica, Hillsboro & Kingman)
Hd: Paul O. Galloway, VP

FOUNTAIN TRUST CO.
P.O. Box 8 47932
317/793-2237 Tr$8 Mil
Hd: M. H. Bell, Sec&TO

Crawfordsville

ELSTON BANK & TRUST CO.
132 E. Main St. 47933
316/362-3400 Tr$40 Mil
Hd: Charles R. Price, VP&TO
EmplBen: Beverly Everman
TrOpers: Jackie Richardson, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Drawer 687 47933
317/362-1100 Tr$45 Mil
Hd: John Bowerman, SrVP&TO
Ken Newnum, VP&TO

Cromwell

CROMWELL STATE BANK
P.O. Box 367 46732
219/856-2115 Tr$1 Mil
Hd: John Ray, VP&TO

Crown Point

THE COMMERCIAL BANK
P.O. Box 200 46307
219/663-3144 Tr$9 Mil
Hd: Thomas A. Trainor, TO
TrOpers: Christine Flynn
Carol Lee

THE FIRST BANK OF WHITING
117 E. Joliet 46321
219/663-5100
(Branch of Highland)
Carolyn Mayer, AdmAsst

LAKE COUNTY TRUST CO.
(Land Trust Only)
2200 N. Main St. 46307
219/663-2289 Tr/u$1 Mil
Hd: J. E. Tyson, Pres

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Hd,TrInv: C. Jung, SrVP&TO
PersTr,CorpTr,EmplBen: Karen Mendenhall, TO
Prob,Gdnships: Vivian Bush, TO

Dale

DALE STATE BANK
P.O. Box 218 47523
812/937-4453 Tr$1 Mil
Hd: Joe C. Neff, Pres
Joan L. Trinkel, SrTO

Danville

THE DANVILLE STATE BANK
P.O. Box 119 46122
317/745-4435 Tr$4 Mil
Hd: Richard E. Sunman, ExecVP&TO
Mary Jayne Henderson, AsstTO

FIRST NATIONAL BANK
P.O. Box 209 46122
317/745-6414 Tr$4 Mil
Hd: Helen Scotten, Cont&TO
Kris Ploetz, AsstTO

Decatur

FIRST STATE BANK
P.O. Box 500 46733
219/724-3151 Tr$8 Mil
Hd: Larry Isch, VP&TO
TrOpers: Debra Burke
Janice Schlemmer, TO

Delphi

UNION BANK & TRUST CO.
P.O. Box 119 46923
317/564-3216 Tr$3 Mil
Hd: John F. Klepinger, TO
Audria Clements, VP&AsstTO

East Chicago

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
720 W. Chicago Ave. 46312
219/397-1000 Tr$17.8 Mil
(Branch in Munster)
Hd: Thomas S. Gozdecki, Jr., VP&TO

Eastside Winchester

PEOPLES LOAN & TRUST CO.
State Road 32 East 47394
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Edinburgh

EDINBURG STATE BANK
P.O. Box 37 46124
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Hd: Ronald G. Seals, Pres&TO

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Elkhart

FIRST NATIONAL BANK
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219/295-2000 Tr$200 Mil
Hd: George E. Freese, SrVP
PersTr,Prob: Lawrence E. Miles, VP
CorpTr: Bernice A. Simms, AsstVP
TrInv,ComTrF: James A. Rees, VP
EmplBen: Robert A. McDonough, VP
TrOpers: Marjorie L. Bost, VP
Nb: Cheryl R. Cooper, AsstVP
TrTaxes: Lee G. Nagle, AsstVP

ST. JOSEPH VALLEY BANK
Franklin at Second 46514
219/294-6621 Tr$180 Mil
Hd: James F. Searcy, SrVP&TO
PersTr: Leonard L. Whitfield, VP&TO
CorpTr: Craig Bush, VP&TO
TrInv: Tom N. Ertel, SrVP&Csh
EmplBen: Randall Sneller, VP&TO
TrOpers: Lee Stone, AsstVP&TO

Ellettsville

THE PEOPLES STATE BANK
P.O. Box 128 47429
812/876-2228
Hd: C. Thomas Spencer, TO

Elwood

FIRST NATIONAL BANK OF MADISON COUNTY
46036
317/552-9871
(Branch of Anderson)
Hd: David Abernathy, VP&TO

SECURITY BANK
P.O. Box 51 46036
317/552-5091 Tr$2 Mil
Hd: Jack L. Gaddis, ExecVP&TO

Etna Green

THE ETNA BANK
P.O. Box 155 46524
219/858-2591
Hd,PersTr: Sanford Lindsey, TO

Evansville

CITIZENS NATIONAL BANK
19 N.W. 4th St. 47739
812/464-3215 Tr$305 Mil
Hd,PersTr,: Michael A. Doris, VP&SrTO
CorpTr: Evelyn Lemono, AsstTO
PersTr: Anne W. Stallings, AsstTO
TrInv,ComTrF: Bruce Meythaler, VP&TrInvO
EmplBen: Steve Appel, AsstVP&TO
EstAdm: E. Gordon Maynard, TO
TrOpers: Patricia C. Andersen, TOpO
Nb: John O. Wells, TO
FmMgmt: A. Russell Wood, VP

NATIONAL CITY BANK
P.O. Box 868 47705-0868
812/464-9663 Tr$157 Mil
SrAdmO: Charles W. Goldman, SrVP&TO
SrOpers,Plng: Levon F. (Jack) Dempsey, SrVP
TrInv,ComTrF: James J. Marchino, TO
PersTr,CorpTr: Charles B. Michaels, TO
TrOpers,Taxes: David K. Boink, AsstCsh

OLD NATIONAL BANK
P.O. Box 207 47702
812/464-1397 Tr$300 Mil
Hd: Donald R. Balser, SrVP&TO
CorpTr,TrOpers: Marvin H. Sunderman, VP&TO
TrInv,ComTrF: William Kelley, VP&TrInvO
EmplBen: Mark Schauss, AsstVP&TO
Nb: Diane Floyd

Fairland

CENTRAL INDIANA BANK,NatAssn
P.O. Box 225 46126
317/835-2281 Tr/u$1 Mil
Hd: R. W. Barger, Pres&TO

Fairmount

CITIZENS STATE BANK
P.O. Box 85 46928
317/948-4220 Tr$1 Mil
Hd: Timothy H. Selby
PersTr,CorpTr,TrInv,ComTrF: Victor A. Selby, Pres

FAIRMOUNT STATE BANK
P.O. Box 8 46928
317/948-4330 Tr$2.1 Mil
Hd: Robert McManaman, TO

Farmersburg

PEOPLES STATE BANK
P.O. Box 368 47850
812/696-2146 Tr$1 Mil
Hd: Charles F. Holley, ExecVP&TO

Farmland

PEOPLES LOAN & TRUST CO.
111 East Henry Street 47340
317/468-6001
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Flora

THE BRIGHT NATIONAL BANK
219/967-4151 Tr$20.2 Mil
Hd: Marshall D. McCammack, Pres&TO

Fort Branch

THE FARMERS & MERCHANTS BANK OF FORT BRANCH
801 E. Mulberry St. 47648
812/753-3911 Tr$.723 Mil
Hd: James A. Pfister, Pres&TO
Mrs. Barbara Wilson, ExecVP&TO
TrOpers: Randall Wallis, AsstVP&TO

Fort Wayne

ANTHONY WAYNE BANK
203 E. Berry St. 46802
219/423-3611 Tr$55 Mil
Hd: Ralph B. Elston, VP&TO
CorpTr,PersTr: Tudor O. Glassburn, VP&TO
TrOpers: Nancy Thompson
TDP: Patricia Freehill

FORT WAYNE NATIONAL BANK
110 W. Berry St.
P.O. Box 110 46801
219/426-0555 Tr$625 Mil
Hd: Thomas E. Quirk, SrVP,TO&Mgr
PersTr: James W. Sines, SrVP&TO
CorpTr: Margaret Harden, TO
TrInv,ComTrF: David M. Meyer, VP&TO
EmplBen: James I. Bereman, VP&TO
TrOpers: Priscilla Pickering, TO
Tax Dept: Wm. R. O'Dell, VP&TO

LINCOLN NATIONAL BANK & TRUST CO.
116 E. Berry St. 46802
219/423-6733 Tr$650 Mil
Hd: Donald L. Felten, SrVP&SrTO
CorpTr: Joe Byers
TrInv: Jerry J. Harms, VP
EmplBen: Dale J. Amborski, VP
TrOpers: Rex O. Scott, TO
Nb: William A. Tucker, AsstVP
Nb: Kevin Geiger, TO

PEOPLES TRUST BANK
One Summit Square, P.O. Box 2345 46802
219/427-8320 Tr$101 Mil
Hd: Bruce F. Brandenburg, VP&SrTO
TrOpers: Roberta Jensen, AsstVP
TrInv,ComTrF: Kenneth Nesler, VP
EmplBen: Michael Millhouse, AsstVP
Gary Johnson, TO
Maureen Grinsfelder, TO
Jill Gutreuter, AsstTO

SUMMIT BANK
P.O. Box 1204 46801
219/461-7416 Tr$250 Mil
Hd: Neil A. Anderson, VP&SrTO
PersTr: Richard Wheeler, VP&TO
Ardella V. Heare, AsstVP&TO
Gloria Meeks, AsstTO
Maureen Grinspelder, TO
Jill Gutreuter, AsstTO
CorpTr,TrOpers: Roberta A. Jensen, AsstVP
TrInv: Kenneth Nesler, VP
EmplBen: Ed Davis, TO
Nadia Doichinov, TO
Nb: A. J. Eckert, VP

Fowler

FOWLER STATE BANK
300 E. 5th St. 47944
317/884-1200 Tr/u$1 Mil
Hd: Kenneth W. Deckard, Pres&TO
Wendell H. Brown, VP,Csh&TO
Steven T. Pettet, AsstVP&AsstTO

Frankfort

CLINTON COUNTY BANK & TRUST CO.
P.O. Box 236 46041
317/659-3383 Tr$29 Mil
Hd: Tim Unger, VP&TO
Philip L. Birge, AsstVP&TO
TrOpers: Julia Werner, TOpO

FARMERS BANK
P.O. Box 129 46041
317/654-8731 Tr$23 Mil
Hd: Tom Rohrabaugh, SrVP&TO
Judson J. Costlow, TO

Franklin

FRANKLIN BANK & TRUST CO.
101 E. Jefferson St. 46131
317/736-3116 Tr$21.7 Mil
Hd: Roger McGinnis, AsstVP&TO

UNION BANK & TRUST CO.
34 W. Jefferson St. 46131
317/736-7191 Tr$8.8 Mil
Hd: Robert D. Heuchan, TO
Lucille C. Brown, AsstTO
Betty Meador, TrBkpr
Judy Cox, TrClk

French Lick

SPRINGS VALLEY BANK & TRUST CO.
College & Maple Sts. 47432
812/936-9961 Tr$65 Mil
Hd: Jean Gird, VP&TO
Cont: Dave Rees, AsstTO

Friendship

FRIENDSHIP STATE BANK
P.O. Box 357 47021
812/667-5101
Hd: James W. Lemon, Csh&TO

Garrett

GARRETT STATE BANK
P.O. Box 29 46738
219/357-3133 Tr$.7 Mil
Hd: Max A. Crabill, Pres&TO
TrOpers: Beatrice T. Cagley, AsstTO

Gary

BANK OF INDIANA,NatAssn
P.O. Box 330 46401
219/738-6179
(Trust Office in Merrillville)
Hd: D. H. Brubeck

GAINER BANK
P.O. Box 209 46402
219/738-4000 Tr$151 Mil
Hd,TrInv: F. D. Michael, SrVP&TO
PersTr,Agcy,ComTrF: B. J. Rakos, TO
EmplBen: K. J. Ryan, VP&TO
TrOpers: Norman E. Andrews, AsstTO
CorpTr,Nb,Prob: F. V. Roman, VP&TO

Gas City

CITIZENS NATIONAL BANK OF GRANT CO.
301 East Main St. 46933
317/662-3911
(Branch of Marion)
Dennis Sexton, AsstVP&AsstTO

Geneva

BANK OF GENEVA
P.O. Box 278 46740
219/368-7288 Tr/u$1 Mil
Hd: James D. Briggs, Jr., Pres&TO

Goshen

SALEM BANK & TRUST CO.
101 S. Main St. 46526
219/533-2131 Tr$59 Mil
(Branches in Concord, Millersburg, New Paris and Wakarusa)
Hd,PersTr,ComTrF,TrOpers,Nb: Hal E. Clevinger, VP&SrTO
TrInv,PersTr: G. Thomas France, VP&TO
EstAdm: Beverly Connelly, TO
PersTr,CorpTr,EmplBen: Randall A. Miller, TO

Greencastle

CENTRAL NATIONAL BANK
One Central Square 46135
317/633-4161 Tr$22 Mil
Hd: Jerry L. Williams, VP&TO
Stephanie Hurt, TO

FIRST-CITIZENS BANK & TRUST CO.
P.O. Box 177 46135
317/653-4181 Tr$5.8 Mil
Hd: Joe Ferguson, SrVP&TO
Doreen M. Braden, AsstVP&TO

Greenfield

GREENFIELD BANKING CO.
P.O. Box 587 46140
317/462-1431 Tr/o$8 Mil
Hd: Robert H. Strickland, SrVP&TO

HANCOCK BANK & TRUST
1 W. Main St. 46140
317/462-7771 Tr$8 Mil
Hd: Raymond J. Bartnick, ExecVP,Csh&TO
PersTr: Joseph A. Smith, VP&AsstTO

Greensburg

DECATUR COUNTY BANK
P.O. Box 66 47240
812/663-4622 Tr$5.2 Mil
Hd: Karen Matlock, AsstTO
TrOpers: William O. Smith, TO

UNION BANK & TRUST CO.
201 N. Broadway 47240
812/663-0158 Tr$18 Mil
Hd: P. Richard Gorbett, TO

Greenwood

NATIONAL BANK OF GREENWOOD
300 S. Madison Ave.
P.O. Box NBG 46142
317/882-3537 Tr$30 Mil
Hd,PersTr,TrInv,CorpTr,Nb,EmplBen: Pat VanValer, VP&TO
TrOpers,Nb,EmplBen,TrInv,CorpTr: Marilyn Belcher, AsstTO

Hammond

CALUMET NATIONAL BANK
5231 Hohman Ave. 46325
219/932-6900
Hd,Prob: Michael V. Riley, VP&SrTO
PersTr: Cletus F. Epple, VP&TO
TrInv: Thomas E. Paxson, TrInvO
TrOpers: Helen A. Ahlborn, VP&TO

HOOSIER STATE BANK OF INDIANA
479 State St. 46320
219/931-1212 Tr$26 Mil
Hd,EmplBen,Nb: Theresa L. Soucy, TO
PersTr: Ruth C. Vance, TrAtty
TrOpers,ComTrF: Kathleen A. Cross, TOpO

MERCANTILE NATIONAL BANK OF INDIANA
5243 Hohman Ave. 46325
219/932-8220
Hd,PersTr: H. F. Smiddy, SrVP&TO
TrInv: James A. Schuck, VP&TrInvO
Lynn Jean Gilliland, AsstVP&AsstTrInvO
EmplBen: Franklin J. Black, VP&TO
TrOpers: Andres Roche, AsstVP&TO

Hartford City

CITIZENS STATE BANK
101 W. Washington St. 47348
317/348-2350 Tr$6.8 Mil
Hd: Garry Garlish, Pres&TO
Margaret Sones, TO
R. W. Renner, Chm&TO

Haubstadt

HAUBSTADT STATE BANK
P.O. Box 218 47639
812/768-6155
Hd: Rita Kathary, TO
Shiela Maikranz, AsstTO

Hebron

FIRST NATIONAL BANK
P.O. Box 125 46341
219/996-2100
(Branch of Valparaiso)
Hd: Steve Krieger, VP&TO
William Mullins, AsstTO

Highland

BANK OF HIGHLAND
P.O. Box 1929 46322
219/838-9500 Tr/u$1 Mil
Hd,PersTr: Bruce E. Leep, Pres

THE FIRST BANK OF WHITING
9701 Indianapolis Blvd. 46322
219/924-6400 Tr$75 Mil
(Branch in Crown Point)
Hd: Roy W. Kern, VP&SrTO
TrInv: Dennis Bielfeldt, 2ndVP

Hillsboro

BANK OF WESTERN INDIANA
Water & Market Sts. 47949
317/798-3115
(Branch of Covington)
Hd: Paul O. Galloway, VP

Huntingburg

FIRST NATIONAL BANK
P.O. Box 128 47542
812/683-2515 Tr$1.8 Mil
Hd,PersTr,CorpTr: Allan Baurenfiend, AsstVP&TO

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INDIANA (Cont'd)

Huntington

COMMUNITY STATE BANK
P.O. Drawer D 46750
219/356-3700 Tr$12 Mil
Hd: J. K. Bledsoe

FIRST NATIONAL BANK
354 N. Jefferson St. 46750
219/356-3100 Tr$13 Mil
(Branch in Roanoke)
Hd: F. William Anzinger, SrVP&TO
Jolene Miles, AdmAsst
TrOpers: Ruth E. Toelle

★Indianapolis

AMERICAN FLETCHER NATIONAL BANK & TRUST COMPANY
101 Monument Circle 46277
317/639-8181 Tr$3.2 Bil
TRUST & ASSET MANAGEMENT GROUP
Hd: E. Lynn Plaster, ExecVP&ChTO
INVESTMENT DIVISION
Leif E. Nulsen, SrVP&ChIO
EQUITY MANAGEMENT
Ross A. Williams, VP&IO
EMPLOYEE BENEFIT & INSTITUTIONAL ACCOUNTS DIVISION
William R. Murphy, VP&SrTO
PERSONAL TRUST DIVISION
Eric A. Manterfield, VP&SrTO
TRUST ADMINISTRATION & INVESTMENTS
Walter C. Gross, Jr., VP&TO
TRUST ADMINISTRATION & PROBATE
Josephine M. Webster, VP&IO
SUPPORT SERVICES DIVISION
Thomas A. Jenkins, VP&SrTrCoun
CORPORATE TRUST
John H. Pease, VP&TO
TRUST OPERATIONS & TAX
Gregory L. Pawlowski, VP&TO
PRODUCT MANAGEMENT & ADMINISTRATION
John A. Smith, VP&TO
PRIVATE BANKING DIVISION
James D. Keckley, ExecVP

FIRST BANK & TRUST CO.
5300 Crawfordsville Rd. 46224
317/241-2361
Hd: William G. Batt, ExecVP&TO
PersTr: Bruce D. Vandegrift, VP&TO
TrInv: Dan J. Padgett, VP&TO

INDIANA NATIONAL BANK
One Indiana Square 46266
317/266-6270 Tr$5.7 Bil
Hd: Roger E. Mahn, ExecVP&TO
PersTr: Clayton Pruitt, 1stVP&TO
InstInv: Richard Dyer, 1stVP&TO
TrInv: P. Roger Kumler, SrVP&TO
InvRes: Andrew O'Donnell, AsstVP&TO
TrOpers: Martin Russell, 1stVP&TO
TrAdmin: Donald Willing, SrVP&TO
Nb: George Buskirk, 1stVP&TO
EmplBen: J. O'Donnell, AsstVP&TO

MERCHANTS NATIONAL BANK & TRUST COMPANY
One Merchants Plaza, P.O. Box 5031 46255
317/267-7272 Tr$1.73 Bil
Daniel L. Fleck, ExecVP
Hd: Thomas P. Ewbank, SrVP&SrTO
PersTr: R. Michael Miner, VP&TO
PersAcct,Adm&TrCoun: Mary Y. Marsh, VP&TrCoun
ComTrF: Elizabeth Meitzler, VP&IO
EmplBen: Eduardo I. Aguirre, VP&TO
PropMgt: Edward L. West, VP
CorpTr: Robert J. Glidewell, VP&TO
Tax: Albert Slater, VP&TO
TrInv: Joseph Williamson, VP&SrIO
Nb: Susan Thomas, VP
TrOpers,FPO: Stanley M. Harris, VP&TO
Nb: Richard F. Stegemeier, VP&TO

PEOPLES BANK & TRUST CO.
130 E. Market St. 46204
317/635-5222 Tr$40 Mil
Hd,TrInv,EmplBen,Nb: Terry L. Young, VP&SrTO
PersTr,CorpTr: J. Christopher White, AsstVP&TO
TrOpers: Marilyn Karnatz, AsstVP&TOpMgr

Jasonville

PEOPLES TRUST CO.
209 W. Main St. 47438
812/665-2261
(Branch of Linton)
Hd: Wm. T. Hilderbrand, AsstVP&Mgr

Jasper

DU BOIS COUNTY BANK
P.O. Box 550 47546
812/482-2772 Tr$36 Mil
Hd: Robert R. Webster, VP&SrTO
PersTr,CorpTr,TrInv,ComTrF,EmplBen: Thomas Krodel, AsstVP
TrOpers: Cheryl Hoffman

GERMAN AMERICAN BANK
711 Main St.
P.O. Box 810 47546
812/482-1314 Tr$22 Mil
Hd: Karen L. Krodel, Esq., TO

Jeffersonville

CITIZENS BANK & TRUST CO.
Spring & Court Sts. 47130
812/282-6643 Tr$25.6 Mil
Hd,TrInv,Nb: Michael D. Waiz, SrVP&TO
TrOpers,CorpTr: Ralph B. Barany, AsstVP&TO
PersTr: Mary J. Julius, TO

CLARK COUNTY STATE BANK
P.O. Box 828 47130
812/288-9001 Tr$13.1 Mil
Hd,TrInv,EmplBen,TrNb: Gary L. Johnson, VP&TO
PersTr,CorpTr,TrOpers,TDP: Nell Mitchell, AsstTO

Kendallville

CAMPBELL & FETTER BANK
P.O. Box 231 46755
219/347-1510 Tr$1.3 Mil
Hd: Linda Weber, AsstTO

KENDALLVILLE BANK & TRUST CO.
P.O. Box 668 46755
219/347-0800 Tr$3 Mil
Hd: Tom Alberts, Pres
TrOpers: Barbara Miller

Kentland

KENTLAND BANK
P.O. Box 145 47951
219/474-5155 Tr$10 Mil
Hd: Lois V. Norris, TO

Kingman

BANK OF WESTERN INDIANA
State Rd. 234 47952
317/397-3395 Tr$9.5 Mil
(Branch of Covington)
Hd: Paul O. Galloway, VP

Knox

FARMERS BANK & TRUST CO.
20 N. Main St. 46534
219/772-2144 Tr$.5 Mil
Hd: Robert Hamilton, Pres

Kokomo

FIRST NATIONAL BANK
322 North Main St. 46901
317/459-3911 Tr$10 Mil
Hd: Linda C. Gelber, VP&TO
TrOpers: Bonnie Nicholas, TOpSupv

UNION BANK & TRUST CO.
Main at Mulberry 46901
317/457-8111 Tr$191 Mil
Hd: Carl R. Van Zant, VP&TO
Agcy,PersTr: Betty L. Boles, VP&TO
James P. White, TO
Est,Gdn,TxO: Roselyn Lewis, TO
EmplBen: Donald A. Shewmaker

Lafayette

LAFAYETTE BANK & TRUST CO.
P.O. Box 1130 47901
317/423-2511 Tr$72 Mil
Hd: Joseph A. Bonner, SrVP&SrTO
TrOpers: Lois W. Baldwin, TOpO
TrInv: Kurt E. Wilson, VP-Inv
RE,Farm: Donald J. Sigman, FM
TrAdm: Lawrence A. Anthrop, TO
TrAdm: Douglas M. Wehrman, AsstTO

LAFAYETTE NATIONAL BANK
337 Columbia St. 47902
317/423-8022 Tr$110 Mil
Hd: Gregory A. Marx, VP&DeptMgr
PersTr,Est: Shirley M. Osterling, TO
CorpTr,RE: Ronald E. Burgess, AsstVP&TO
TrInv,ComTrF: James E. Peterson, VP&TrInvO
Nb: Stuart L. Main, SrVP&TO
Tax: Donna J. Ramsey, AsstVP&TrTaxO

PURDUE NATIONAL BANK
201 Main St. 47902
317/423-0467 Tr$95 Mil
Hd: A. Daniel Oderkirk, SrVP&SrTO
Farm: Carl E. Brown, VP&FM
TrAdmin: Janet Collins-Cutter, TO
Robert A. Mayhill, AsstVP
James M. O'Dwyer, VP&TO
TrOpers: Alberta Barker, TOpO
TrInv: James S. Bockoff, SrVP&SrTO
EmplBen: Victoria Rubeck, EBA

La Fontaine

LA FONTAINE BANK
P.O. Box 248 46940
317/981-4371 Tr/u$1 Mil
Hd: David E. Wyant, Pres

Lagrange

FARMERS STATE BANK
220 S. Detroit St. 46761
219/463-7111 Tr$5 Mil
Hd: Orea E. Mulholland, TO

La Porte

FIRST NATIONAL BANK & TRUST CO. OF LA PORTE
802 Lincolnway 46350
219/362-6171 Tr/o$40 Mil
Hd: H. J. Kohne, VP&TO
PersTr,EmplBen,Nb: Warren G. Ransom, VP&TO
TrOpers: E. L. Satkoski, AsstTO

LA PORTE BANK & TRUST CO.
601 Jackson St., P.O. Box D 46350
219/362-0404 Tr/o$15 Mil
Hd,Nb: Lawrence J. Mazur, SrVP&TO
PersTr,CorpTr,TrInv: Nancy L. Schwarzkopf
EmplBen,EstGdnshp: Anne Klosowski
TrOpers: Paula Nowatzke

Lawrenceburg

AMERICAN STATE BANK
131 Walnut St. 47025
812/537-1234 Tr/u$1 Mil
Hd: V. A. Mix, TO

PEOPLES NATIONAL BANK
P.O. Box 327 47025
812/537-1212 Tr$1.7 Mil
Hd: Susan Smith, VP&TO

The Directory of Trust Institutions is included in a T&E subscription!

Lebanon

THE BOONE COUNTY STATE BANK
P.O. Box 528 46052
317/482-3321 Tr$12 Mil
Hd,Nb: L. Wayne Sipe, Pres&TO
PersTr,CorpTr,TrInv,TrOpers: Robert L. Thompson, VP&TO
Anna Marie Spall, AsstTO

CITIZENS BANK & TRUST CO.
202 E. Washington St. 46052
317/482-3300 Tr$4.7 Mil
Hd: R. A. Duff, Pres&TO

Leesburg

PEOPLES STATE BANK
46538
219/453-3181 Tr$1.3 Mil
Wayne E. Teeple, ExecVP&TO
Sue Y. Charlton, TO

Liberty

THE UNION COUNTY NATIONAL BANK
P.O. Box 217 47353
317/458-5131 Tr$2 Mil
Hd: Ted J. Montgomery, Pres&TO

Ligonier

AMERICAN STATE BANK
222 Cavin St. 46767
219/894-4141 Tr$12.5 Mil
Hd: Fred Lamble, TO

Linden

LINDEN STATE BANK
100 North Meridian St. 47955
317/339-4646
Hd: Lloyd W. Faust, Pres

Linton

PEOPLES TRUST CO.
P.O. Box 191 47441
812/847-4457 Tr/o$2.3 Mil
(Branches in Bloomfield, Jasonville, Lyons & Switz City)
Hd,PersTr,ComTrF: Maryruth Kramer, Sec-Treas&TO

Logansport

FARMERS & MERCHANTS STATE BANK
P.O. Box 720 46947
219/722-2274 Tr$13.5 Mil
Hd: Robert Lee Murray, VP&TO

THE FIRST NATIONAL BANK OF LOGANSPORT
One First National Plaza 46947
219/722-4111 Tr$45 Mil
Hd: Russell Fry, VP&TO
Richard Arthur, VP
Suzanne Chilcott, TO

Loogootee

THE UNION BANK
P.O. Box 137 47553
812/295-2624 Tr/u$1 Mil
Hd: Thomas L. Wuensch, VP&TO

Lowell

LOWELL NATIONAL BANK
P.O. Box 8 46356
219/698-8981 Tr$20 Mil
Hd: Donald L. Hawkins, VP&TO

Lynn

CITIZENS BANKING CO.
P.O. Box 98 47355
317/874-1531 Tr$2 Mil
Hd: H. James Barnett, Pres&TO
Jewell L. Cross, AsstVP&AsstTO

GREENFORK TOWNSHIP STATE BANK
Rt. 2, Box 71 47355
317/874-2511 Tr/u$1 Mil
Hd: James Stephen Murphy, Pres&TO
PersTr,TrOpers: Alicia Heck, Csh&AsstTO

Lyons

PEOPLES TRUST CO.
47443
812/659-3301
(Branch of Linton)
Jeanne Jerrers, Mgr

Madison

FIRST BANK OF MADISON
101 W. Main, P.O. Box 127 47250
812/265-3325 Tr/u$1 Mil
Hd: James Daws, Pres&TO
Patricia M. Bersch, VP&AsstTO

MADISON BANK & TRUST CO.
213 E. Main St. 47250
812/265-5121 Tr$32 Mil
Hd: John Muessel, TO
Michael Hensley, AsstTO
Doris Konkle, AsstTO

Marion

AMERICAN BANK & TRUST COMPANY
4th & Washington Sts. 46953
317/668-8111 Tr$47 Mil
Hd,CorpTr,TrInv,Nb: Jack S. Kightlinger, VP&SrTO
PersTr,TrOpers,Prob,TDP: David J. Raabe, VP&TO
EmplBen,RE,Farm,Prob: R. A. Benjamin, Jr., VP&TO

CITIZENS NATIONAL BANK OF GRANT COUNTY
P.O. Box 1248 46952
317/662-3911 Tr$8 Mil
(Branches in Gas City & Upland)
Hd: Theodore C. Wright, SrTO

FIRST NATIONAL BANK
P.O. Box 68 46952
Tr$33 Mil
Hd: Howard L. Mundt, VP&TO
TrOpers: Donna J. Rust, AsstTO

Martinsville

FIRST NATIONAL BANK
89 N. Jefferson St. 46151
317/342-5511 Tr$4.2 Mil
Hd: James F. Rusie, TO

Merrillville

BANK OF INDIANA,NatAssn
1000 & 80th Place
P.O. Box 10129 46411
219/738-6179
(Trust Office of Gary)
Hd: D. H. Brubeck, VP&TO

Michigan City

CITIZENS BANK OF MICHIGAN CITY, INDIANA
502 Franklin St. 46360
219/879-5471 Tr$52 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen: Bert A. Ross, VP&TO
TrOpers: Sheila Wildhart
EstTr,Nb: Connie Kmetz, AsstTO
Diana Alinsky, AsstTO

FIRST MERCHANTS NATIONAL BANK
P.O. Box 800 46360
219/874-9221 Tr$75 Mil
Hd,PersTr,TrInv,ComTrF: Leon A. Dargis, VP&SrTO
CorpTr,EmplBen,TrOpers: Duane G. Mertl, VP&TO

Middlebury

FIRST STATE BANK OF MIDDLEBURY
P.O. Box 69 46540
219/825-2166 Tr$4 Mil
Hd,PersTr,ComTr,Nb,EmplBen: Sam H. Hoover, Jr., Chm
CorpTr,TrInv,EmplBen: James Hiatt, Pres
TrOpers: Rose Ann Seymore

Milan

FIRST BANK & TRUST CO.
P.O. Box 127 47031
812/654-2871
(Branch of Batesville)
Norman Crum, AsstVP&TO

Mishawaka

1st SOURCE BANK OF MISHAWAKA
101 Lincoln Way E. 46544
219/259-3711 Tr$20 Mil
(Trust Office of 1st Source Bank, South Bend)
Hd: F. Peter Braasch, VP&TO

VALLEY AMERICAN BANK & TRUST CO.
W. McKinley at Grape Rd. 46545
219/256-6060
(Branch of American National Bank & Trust Co., South Bend)
Janet L. Dawson, VP&TO
Linda Biggins, AsstTO

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Modoc

PEOPLES LOAN & TRUST CO.
South Main St. 47358
317/853-5161
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Monterey

THE FIRST NATIONAL BANK
P.O. Box 28 46960
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Hd: Claiborn M. Wamsley, Pres&TO

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STATE & SAVINGS BANK
P.O. Box 708 47960
219/583-5141 Tr$6 Mil
Hd: Max G. Rubeck, Chm&TO

Mooresville

CITIZENS BANK
P.O. Box 7 46158
317/831-0110 Tr$7.122 Mil
Hd: S. H. Richer, SrVP&TO

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PEOPLE'S BANK & TRUST CO.
P.O. Box 746 47620
812/838-6571 Tr$7 Mil
Hd: K. W. Goss
PersTr,EmplBen,TrOpers: Lucy Brown
THE POSEY COUNTY NATIONAL BANK
112 E. Third St. 47620
812/838-4333
Hd: E. J. Main, Pres&TO
Robert L. Stinson, VP&AsstTO

Muncie

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 751 47305
317/747-7550 Tr$261 Mil
Hd,PersTr: Paul L. Sehnert, Jr., VP&SrTO
TrInv: James O'Brien, VP&TrInvO
EmplBen: Archie B. Spangler, AsstVP&TO
Nb: Mrs. Patricia K. Callard, AsstVP&TO
TrOpers: Zach Rozelle, VP&TO
RE: Monte Brown, TO
INDUSTRIAL TRUST & SAVINGS BANK
220 Walnut Plaza 47305
317/747-4500 Tr$50 Mil
Hd,TrInv,ComTrF: Gene Nibbelin, SrTO
PersTr,CorpTr,Nb: Thomas Dewey, TO
EmplBen: William A. Jennings, TO
TrOpers: Charles Whitlock, TO
MERCHANTS NATIONAL BANK
P.O. Box 792 47305
317/747-1500 Tr$225 Mil
Hd: James W. Hess, VP&SrTO
PersTr: Edward V. Huffman
CorpTr: John P. Mattson
TrInv,ComTrF: Thomas R. Wagley, VP&IO
EmplBen,Nb: Gary P. Bartlett, AsstVP&TO
TrOpers: Ronald D. Wilson, AsstVP&TOpO
Taxes: Caroldon S. Merchand, TrTxO

Munster

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
9175 Calumet Ave. 46321
219/836-2187
(Branch of East Chicago)

Napoleon

THE NAPOLEON STATE BANK
P.O. Box 9 47034
812/852-4242 Tr/u$1 Mil
Hd: Herbert L. Kestler, TO

New Albany

FLOYD COUNTY BANK
P.O. Box 1148 47150
812/944-8421 Tr$4.3 Mil
Hd: Charles W. Phillips, Pres&TO
Rose Wathen, AsstTO
MUTUAL TRUST BANK
P.O. Box 1247 47150
812/944-8443 Tr$30 Mil
Rebecca C. Bone, VP&SrTO
PersTr: Shirley A. Totton, AsstTO
CorpTr: Donna Beck-Wimp
TrOpers: Sherry M. Walts
UNION BANK AND TRUST OF NEW ALBANY
400 State St. 47150
812/945-3534 Tr$29 Mil
Hd: Barbara L. Harper, VP&TO
Rose M. Wathen, TO

New Castle

CITIZENS STATE BANK
1238 Broad St. 47362
317/529-5450 Tr$14 Mil
Hd: Gene Crow, VP&TO
SECURITY NATIONAL BANK
1338 Broad St. 47362
317/529-3130 Tr$12 Mil
Hd: Charles D. Stinard, Jr., VP&SrTO
Judy Smith, AsstTO

New Palestine

NEW PALESTINE BANK
P.O. Box 388 46163
317/861-4435, Ext. 35 Tr/o$2 Mil
Hd,Nb: Dale R. Faut, Pres&TO

New Ross

FARMERS STATE BANK
P.O. Box 188 47968
317/723-1181 Tr/u$1 Mil
Hd: James C. Iverson, Csh

Noblesville

AMERICAN NATIONAL BANK
P.O. Box 40 46060
317/773-0980 Tr$52 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF: Mary Jane H. Cook, VP&TO
PersTr: Robert S. Bush, AsstTO
EmplBen: Debra Skinner, AsstTO
WAINWRIGHT BANK & TRUST CO.
949 Connor St. 46060
317/773-1650 Tr$8 Mil
Hd,PersTr,CorpTr: Edward R. Schmidt, SrVP&GenCoun
John Logan, VP&Csh

North Judson

AMERICAN STATE BANK
310 Lane St. 46366
219/896-2141 Tr$2 Mil
(Branch at Koontz Lake)
Hd,EmplBen: Lowell W. Gardner, Pres
Betty Kalinke, AsstVP&TO

North Manchester

INDIANA LAWRENCE BANK & TRUST CO.
P.O. Box 239 46962
219/982-2121 Tr$10.5 Mil
Hd: Robert E. Cheatham, AsstVP&TO
Lindy Lybarger, Pres&TO

North Vernon

UNION BANK & TRUST CO.
7 N. 5th St., P.O. Box 17 47265
812/346-2215 Tr/u$1 Mil
Hd: A. William ZeBell, Pres

Oakland City

FIRST BANK & TRUST CO. OF OAKLAND CITY
P.O. Box 97 47660
812/749-4011 Tr/u$1 Mil
Hd: Janette Nixon, VP&Csh

Osgood

RIPLEY COUNTY BANK
P.O. Box 176 47037
812/689-4202 Tr$1 Mil
Hd: Willard Tucker, TO

Ossian

OSSIAN STATE BANK
P.O. Box 325 46777
219/622-4141 Tr$3 Mil
Hd: Judith K. Fahl, TO
Kenneth Springer, AsstTO

Owensville

FIRST NATIONAL BANK
P.O. Box 68 47665
812/724-2055 Tr$1 Mil
Hd,CorpTr,TrInv: David K. Woods, Pres&SrTO
PersTr,ComTrF,EmplBen,TrOpers,Nb: Emma Jean Jennings, Csh&TO

Oxford

STATE BANK OF OXFORD
P.O. Box 58 47971
'317/385-2213 Tr/u$1 Mil
Hd: Richard T. Johnson, Pres&TO

Paoli

ORANGE COUNTY BANK
P.O. Box 227 47454
812/723-4771 Tr$4 Mil
Hd: E. C. Foddrill, VChm&TO
PersTr,CorpTr,TrInv,EmplBen,TrOpers,Nb: Harold Minton, VP&TO

Pendleton

PENDLETON BANKING COMPANY
P.O. Box 210 46064
317/778-2132 Tr$2 Mil
Hd: James R. Ayers, Pres&TO
Elke U. Baltimore, AsstVP&AsstTO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Peru

PERU TRUST CO.
P.O. Box 370 46970
317/473-6661 Tr$11 Mil
Hd: H. Phil Tomson, SrVP&TO

WABASH VALLEY BANK & TRUST CO.
2 S. Broadway
P.O. Box 167 46970
317/473-5516
Hd: Duane J. Horst, SrVP&TO

Petersburg

CITIZENS STATE BANK
Main & 7th Sts., P.O. Box 98 47567
812/354-8471 Tr/o$4 Mil
Hd: Marion R. Klipsch

PIKE COUNTY BANK
P.O. Box 308 47567
812/354-8434 Tr/u$1 Mil
Hd: Albert J. Alley, VP&TO

Plainfield

FIRST AMERICAN NATIONAL BANK
P.O. Box 158 46168
317/839-8000 Tr$4 Mil
Hd: Hursel C. Disney, ChmBd&TO
PersTr,TrOpers,TrInv,Nb: Jane A. Hering, AsstTO

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 316 46168
317/839-2336
(Branch of Brownsburg)
Hd: Robert D. Hale, ExecVP&TO

Plymouth

MARSHALL COUNTY BANK & TRUST CO.
315 N. Michigan St. 46563
219/936-4112 Tr$20 Mil
Hd: Robert Maple, VP&TO

Portage

NORTHERN INDIANA BANK & TRUST CO.
3275 Willowcreek Rd. 46383
219/762-2157
(Branch of Valparaiso)
Hd: William O'Brien, VP&TO

Porter

FIRST STATE BANK OF PORTER
230 Lincoln St. 46304
219/926-2136 Tr/u$1Mil
Hd: Jim Ruge, Pres&TO

Portland

CITIZENS BANK
P.O. Box 1089 47371
219/726-7116
Hd: John J. Jaqua, Sr., Pres&TO
Ward C. Weisel, VP&TO

PEOPLES BANK
P.O. Box 1009 47371
219/726-9301 Tr$15 Mil
Hd: Jack R. Cole, Csh&TO
TrOpers: Richard L. Huffman, AsstTO

Poseyville

FARMERS BANK & TRUST CO.
P.O. Box 37 47633
812/874-2239
(Branch of Wadesville)
Hd: Paul C. Fletchall, Pres

Princeton

GIBSON COUNTY BANK
P.O. Box 460 47670
812/385-2521
Hd: Mrs. Dorothy Parmenter, TO

Remington

FARMERS NATIONAL BANK
P.O. Box 5 47977
219/261-2137 Tr$14 Mil
Hd,CorpTr,TrInv,EmplBen: Charles E. Stanley, Pres&TO
PersTr,Nb: James H. Flickner, ExecVP&TO
TrOpers: Richard Brown, TO

STATE BANK OF REMINGTON, INDIANA
P.O. Box 7 47977
219/261-2161 Tr$3.5 Mil
Hd: Hal D. Job, Pres&TO

Rensselaer

STATE BANK OF RENSSELAER
P.O. Box 257 47978
219/866-5154 Tr$4 Mil
Hd: Wayne E. Firestone, Pres&TO
Donald P. Steiner, VP&TO

Reynolds

BANK OF REYNOLDS
P.O. Box 218 47980
219/984-5471 Tr/o$1.3 Mil
Hd: Dennis J. Withem, TO

Richmond

THE FIRST NATIONAL BANK OF RICHMOND
7th & Promenade 47374
317/935-1111 Tr$35 Mil
Hd: R. J. Heindl, VP&SrTO
R. L. Mettert, AsstVP&TO
TrInv: D. H. Runyon, ExecVP
J. Douglas Bennett, AsstVP

SECOND NATIONAL BANK
8th & Promenade 47374
317/983-2301 Tr$168 Mil
Hd: Douglas B. Oler, VP&SrTO
PersTr: Phillip R. Kidd, TO
CorpTr: Sandra K. Brown
TrInv,ComTrF: John R. Harrington, Jr, TrInvO
EmplBen: Edward Dunlap

WAYNE BANK & TRUST CO.
P.O. Box 210 47327
317/935-5222
(Branch of Cambridge City)
Hd: A. H. Boyd, Jr., Pres&TO
R. Kem, VP&TO

Ridgeville

PEOPLES LOAN & TRUST CO.
114 North Walnut 47380
317/857-2681
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Rising Sun

RISING SUN STATE BANK
P.O. Box 8 47040
812/438-2332 Tr/u$1 Mil
Hd: Dale L. Siekman, Pres
TrOpers: Andre Hornsby, AsstTO

Roachdale

TRI-COUNTY BANK & TRUST CO.
P.O. Box 218 46172
317/596-3911 Tr$6.1 Mil
Hd,PersTr,CorpTr: William E. Etcheson, Jr., VP&TO

Roann

STATE EXCHANGE BANK
P.O. Box 8 46974
317/833-2261 Tr/u$1 Mil
(Branch in Wabash)
Hd: James Van Buskirk, TO

Roanoke

FIRST NATIONAL BANK
102 South Main St. 46783
219/672-2809
(Branch of Huntington)
Hd: F. William Anzinger, SrVP&TO

Rochester

FARMERS & MERCHANTS BANK
P.O. Box 567 46975
219/223-3105 Tr/o$1 Mil
Hd: Pat Phillips, TO

THE FIRST NATIONAL BANK
125 E. Ninth St. 46975
219/223-3151 Tr$2.5 Mil
Hd: David E. Hastings, Pres
Susan E. Williams, AsstTO
Edward W. Bellows, AsstTO
Larry J. Carr, AsstTO

Rockville

THE PARKE STATE BANK
P.O. Box 188 47872
317/569-3171 Tr$2 Mil
Hd: Mrs. D. A. Soyack, TO
Mrs. U. M. Black, AsstTO

THE ROCKVILLE NATIONAL BANK
Market & Ohio Sts. 47872
317/569-3163 Tr/u$1 Mil
Hd: D. C. Swaim, TO

Royal Center

COMMUNITY STATE BANK
P.O. Box 370 46978
219/643-5555 Tr$5.7 Mil
Hd: Merle C. Nice, TO
TrOpers: H. Arlene Huffman, AsstTO

Rushville

THE RUSH COUNTY NATIONAL BANK
P.O. Box 459 46173
317/932-4151 Tr$2 Mil
Hd: Regenia C. Cooley, TO

Salem

FARMERS-CITIZENS BANK
P.O. Box 365 47167
812/883-2091
Hd: James D. Allen, Dir

THE STATE BANK OF SALEM
P.O. Box 388 47167
812/883-2381
Hd: H. Dean Hawkins, VP,Csh&TO

San Pierre

SAN PIERRE STATE BANK
Rt. 1 46374
219/896-5001 Tr$1.8 Mil
Hd: Benjamin T. Dolezal, TO

Santa Claus

SPENCER COUNTY BANK
State Hwy. 162 & Louis J. Koch Blvd. 47579
812/937-4433 Tr/u$1 Mil
Hd: Merle J. Kendall, Pres
Steve D. Kendall, AsstTO

Saratoga

SARATOGA STATE BANK
P.O. Box 38 47382
317/584-2500 Tr/o$10 Mil
Mabel Shaffer, TO
Leonard L. Brown, AsstTO
Martin Wells, AsstTO

Sellersburg

INDIANA SOUTHERN BANK
P.O. Box E 47172
812/246-3331 Tr/u$1 Mil
Hd: Michael R. Motsinger, TO
Dorotha Barton, AsstTO

Seymour

JACKSON COUNTY BANK
P.O. Box 1001 47274
812/522-3607 Tr/o$23 Mil
Hd: Max W. Ernest, VP&TO
Robert G. Weekly, VP&TO

SEYMOUR NATIONAL BANK
P.O. Box 383 47274
812/522-2120 Tr$10 Mil
Hd: David S. Brooks, VP&TO

Shelbyville

FARMERS NATIONAL BANK
P.O. Box 790 46176
317/392-2543 Tr$9.6 Mil
Hd: Arthur M. Thurston, Chm&TO
Dorine Wolsiefer Abel, VP&TO
Janet Roberts, AsstTO

SHELBY NATIONAL BANK
49 Public Sq.
P.O. Box 460 46176
317/398-4423 Tr$7 Mil
Hd: Robert D. Leming, Pres&TO

Sheridan

AMERICAN STATE BANK
322 S. Main St., P.O. Box 107 46069
317/758-4481 Tr/o$8.5 Mil
Hd: Jack Remsen, Pres&TO
Vicki Remsen, VP&TO
Valri Fox, AsstTO

Shipshewana

SHIPSHEWANA STATE BANK
P.O. Box 157 46565
219/768-4191 Tr$13.1 Mil
Hd: Richard C. Lewton, VP-MtgLoan&TO

The Directory of Trust Institutions is included in a T&E subscription!

South Bend

1st SOURCE BANK
P.O. Box 1602 46634
219/236-2790 Tr$400 Mil
(Branch in Mishawaka)
Hd,EmplBen: Roger W. Gilcrest, SrVP&TO
PersTr,CorpTr: John F. Fox, VP&TO
TrInv,ComTrF: Robert J. Morgan, VP&SrIO
TrOpers: Herbert Hueni, VP
Nb: James P. Coleman, VP&TO

NATIONAL BANK & TRUST CO.
112 W. Jefferson Blvd. 46601
219/237-3314
Hd: Robert R. Cleppe, SrVP&TO
PersTr,CorpTr: Paul L. Sehnert, VP&TO
TrInv: William Rozycki, VP&TO
ComTrF: Hugh L. Metzger, TrInvO
EmplBen: A. Jon Van Emst, VP&TO
TrOpers: Judith Rice
Nb: Terry A. Warning, AsstVP

ST. JOSEPH BANK & TRUST CO.
Plaza East Bldg.
215 S. St. Joseph St. 46601
219/237-5308 Tr$230 Mil
Hd: David A. Hosinski, SrVP&TO
PersTr: Daniel Curry, VP&TO
Sharon Sloan, TO
CorpTr: Daniel Brewer, AsstVP&TO
EmplBen: Rebecca Zawalech, VP&TO
David Farhas, TO
TrInv: John Vaughn, ExecVP&TO
ComTrF: James Lothary, VP&IO
Liza Goerner, IO
Catherine Hostetler, IO
TrOpers: Alan Johnson, VP&TO
BusDev,Nb: Larry Koepfle, TO

VALLEY AMERICAN BANK & TRUST CO.
P.O. Box 328 46624
101 N. Main St. 46601
219/237-4655
(Branch in Mishawaka)
Hd,CorpTr,Nb: Roland R. Swanson, SrVP&SrTO
PersTr: Thomas J. Leland, AsstVP&TO
TrInv: Henry F. Schricker, Jr., VP&TO
EmplBen: Carole R. Werner, TO
TrOpers: Janet L. Dawson, VP&TO
TDP: Carol L. Klaybor, AsstTO

WESTERN STATE BANK
P.O. Box 1108 46625
219/287-6600 Tr/u$1 Mil
Hd: Robert Marcuccilli, Pres
Michael Heminger, ExecVP

South Whitley

CITIZENS NATIONAL BANK OF WHITLEY COUNTY
207 South State St. 46787
219/723-5177
(Branch of Columbia City)
Ted C. Wright, AsstVP

Spencer

OWEN COUNTY STATE BANK
10 S. Montgomery St. 47460
812/829-4811 Tr$10.5 Mil
Hd: Gerald Wells, VP&TO

Sullivan

FARMERS STATE BANK
P.O. Box 527 47882
812/268-3331 Tr$3.9 Mil
Hd: Joe E. Dukes, Chm&TO
K. P. Cooper, TO
Betty Bohannon, AsstTO

SULLIVAN STATE BANK
32 S. Court St. 47882
812/268-4377 Tr$9 Mil
Hd,TrInv: Robert W. Pierce, Pres&TO
PersTr,TrOpers: Lorene B. Pigg, SrVP&TO

Sunman

PEOPLES BANK & TRUST CO.
P.O. Box 168 47041
812/623-2237 Tr/u$1 Mil
Hd: Donnell Steinfort, Csh&TO

Switz City

PEOPLES TRUST CO.
47465
812/659-3389
(Branch of Linton)
Hd: Kay Landis, ActgMgr

Syracuse

STATE BANK OF SYRACUSE
P.O. Box 127 46567
219/457-3165 Tr$1.4 Mil
Hd: James E. Caskey, Pres

Tell City

TELL CITY NATIONAL BANK
P.O. Box 129 47586
812/547-2323
Hd: Franklin T. Simpson, SrVP&TO
TrOpers: Kenneth Schroeder, Csh&AsstTO

Terre Haute

INDIANA STATE BANK
P.O. Box 1608 47808
812/234-5536 Tr$3.5 Mil
Hd: John Wm. Thompson, VP&TO

MERCHANTS NATIONAL BANK
P.O. Box 1447 47808-1447
812/234-5571 Tr$126 Mil
Hd: Jeffrey R. Krieble, VP&TO
PersTr,EmplBen: John F. Sweet, TO
TrInv: Peter L. Jacobs
ComTrF: Joan T. Chervenko, AsstTO
TrOpers: Anne Lumsdon
Nb: John N. Royse, Pres&TO
Robert M. Boyer, ExecVP&TO
TDP: Julia Morgan

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TERRE HAUTE FIRST NATIONAL BANK
643 Wabash Ave. 47808
812/238-6257 Tr$54 Mil
Hd: Jack H. Page, SrVP&TO
PersTr: Cary W. Sparks, AsstVP&TO
TrInv: Robert D. Gibbons, TrInvO
Nb: Joseph L. McDaniel, AsstCsh&TO
Taxes: Alex F. Kosarko, AsstTO
TrOpers: James R. Brown, TO

Thorntown

HOME NATIONAL BANK
P.O. Box 67 46071
317/436-2222
Hd: Jerry J. Johnson, Csh&TO

Tipton

CITIZENS NATIONAL BANK
102 N. Main St. 46072
317/675-2178 Tr$5.5 Mil
Hd: P. J. Schmith, Pres&TO
FARMERS LOAN & TRUST CO.
110 E. Jefferson St. 46072
317/675-2172 Tr$7.5 Mil
Hd: Gretchen Cardwell, TO&Sec

Upland

CITIZENS NATIONAL BANK OF GRANT COUNTY
225 N. Main St. 46989
317/998-2766
(Branch of Marion)
Marvin Foland, VP&AsstTO

Valparaiso

FIRST NATIONAL BANK
14 Indiana Ave. 46383
219/462-4161 Tr$35 Mil
(Branch in Hebron)
Hd: Steve Krieger, VP&TO
Cynthia J. Partlow, AsstTO
William Schumacher, IO
NORTHERN INDIANA BANK & TRUST CO.
101 Lincolnway
P.O. Box 511 46383
219/465-9750 Tr/o$70 Mil
(Branch in Portage)
Hd: Lester T. Proctor, Jr., SrVP
CorpTr,TrOpers: Donna Harris, FinSvcsO
EmplBen: Leta Stoller, FinSvcsO
PersTr,Estates: Leslie H. LaSuer, FinSvcsO
TrInv,ComTrF: Laurel J. Tanis, FinSvcsO
Nb: Stephanie E. Gerdes, FinSvcsO

Veedersburg

VEEDERSBURG STATE BANK
P.O. Box 247 47987
317/294-2455 Tr$1 Mil
Hd: John E. Hetrick, TO

Vevay

VEVAY DEPOSIT BANK
P.O. Box 176 47043
812/427-2323 Tr$1 Mil
Hd: Ralph W. Tilley, VP

Vincennes

AMERICAN NATIONAL BANK
302 Main St.
P.O. Box 438 47591
812/882-3050 Tr/o$21 Mil
Hd: Robert V. Kixmiller, SrTO
TrOpers: Brenda J. Elliott, AsstTO
SECURITY BANK & TRUST CO.
P.O. Box 667 47591
812/882-4990 Tr$25 Mil
Hd: Earl B. Bloodworth, VP&SrTO
TrInv: Walter Cary, VP&TO
TrOpers: Mrs. Faye Vincent, OffMgr
EmplBen,TrAdm: Michael Lammers, TO

Wabash

FIRST NATIONAL BANK IN WABASH
P.O. Box 397 46992
219/563-1116 Tr$15.3 Mil
Hd: Allen R. Spring, SrVP&TO
PersTr: Linda Firestone
TrOpers: Geri Schuler
FRANCES SLOCUM BANK & TRUST CO.
P.O. Box 588 46992
219/563-4116 Tr/u$1 Mil
Hd: Jerry M. Ault, Pres&TO
STATE EXCHANGE BANK
1940 S. Wabash St. 46992
219/563-8364
(Branch of Roann)

Wadesville

FARMERS BANK & TRUST CO.
47638
812/673-4222 Tr$2.5 Mil
(Branches in Poseyville and St. Philips)
Hd: Paul C. Fletchall, Pres&TO
All Areas: Phyllis A. Wright, AsstVP&TO

Wakarusa

SALEM BANK & TRUST CO.
P.O. Box 426 46573
219/862-2220 Tr$20 Mil
(Branch of Goshen)
Hd: Walter Weldy, VP&Mgr

Waldron

STATE BANK OF WALDRON
P.O. Box 7 46182
317/525-4237 Tr$1 Mil
Hd: Edward R. Haymond, Pres&TO
Vivian E. Haymond, Csh,VP&TO

Walkerton

AMERICAN STATE BANK
Koontz Lake
Rt. 5, Box 244A 46574
219/867-5601
(Branch of North Judson)
Hd,EmplBen: Lowell W. Gardner, Pres
Betty Kalinke, AsstVP&TO

Warsaw

FIRST NATIONAL BANK
P.O. Box 1447 46580
219/267-3271 Tr$43 Mil
Hd: John Elliott, VP&TO
CorpTr,TrOpers: Jean Rollings, TO
TrInv,ComTrF: Neil Donahoe
LAKE CITY BANK
P.O. Box 1387 46580
219/267-9110 Tr$20 Mil
Hd: Robert E. Gephart, VP&TO
TrOpers: Jeanine Knowles, AsstTO

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Washington

CITIZENS BANK & TRUST CO.
P.O. Box 499 47501
812/254-1760 Tr$1 Mil
Hd: Jay E. Myers, Pres&TO
PersTr,CorpTr,TrInv,TrOpers,Nb: William E. Summers, SrVP&TO
PEOPLES NATIONAL BANK & TRUST CO.
201 E. Main St. 47501
812/254-4630 Tr$3 Mil
Hd: Linda L. Osmon, Csh&SrTO
Gerald S. Wischer, Pres&TO
Hugh F. Billings, SrVP&TO
THE STATE BANK OF WASHINGTON
P.O. Box 111 47501
812/254-2320 Tr$1 Mil
Hd: Margaret Harris, AsstCsh&TO

Waterloo

CITIZENS STATE BANK
46793
219/837-2561 Tr/u$1 Mil
Hd: Juanita Crowl

West College Corner

THE FARMERS STATE BANK
P.O. Box 405 45003
317/732-3111 Tr/u$1 Mil
Hd: Paul W. Liming, ExecVP

Whiting

AMERICAN TRUST & SAVINGS BANK
P.O. Box 790 46394
219/659-0850
Hd: Rudolph F. Kapitan, VP&TO

Winamac

FIRST UNION BANK & TRUST CO.
110 N. Market St. 46996
219/946-3113 Tr/o$3 Mil
Hd: James J. Brettin, Pres&TO

Winchester

PEOPLES LOAN & TRUST CO.
P.O. Box 409 47394
317/584-3501 Tr$25.3 Mil
(Branches in Eastside Winchester, Farmland, Modoc & Ridgeville)
Hd: Terri E. Matchett, VP&TO
RANDOLPH COUNTY BANK
122-124 W. Washington 47394
317/584-2501 Tr$3 Mil
Hd: Linda D. Brown, TO
EmplBen: Richard Peterson

Windfall

UNION STATE BANK
46076
317/595-3155
Hd: H. D. McNew, Pres&TO
Ruth G. McNew, SrVP

Wolcott

BANK OF WOLCOTT
P.O. Box 336 47995
219/279-2185 Tr/u$1 Mil
Hd: James J. Evans, Pres&TO
PersTr,CorpTr,TrInv,ComTrF: Margaret M. Howard, VP,Csh&AsstTO

Zionsville

FARMERS STATE BANK
P.O. Box 16 46077
317/873-3377 Tr$3 Mil
Hd: Thomas E. Gruhl, Pres&TO

IOWA

Ackley

ACKLEY STATE BANK
650 Main St. 50601
515/847-2651 Tr$.4 Mil
Hd: Gary Homan, TO

Adel

BRENTON BANK AND TRUST COMPANY
(See Brenton Banks, Inc., Des Moines)
P.O. Box 157 50003
515/993-4551 Tr$6 Mil
Hd: Wayne Geadelmann, Pres&TO
TrAdmin: Darrell Bauman, AsstVP&AsstTO
TrAdmin: Carolyn Scott, AsstTO
Nb: Rex M. Anderson, TO

Albert City

ALBERT CITY SAVINGS BANK
50510
712/843-2211
Hd: John W. Hopkins, Pres

Algona

IOWA STATE BANK
P.O. Box 577 50511
515/295-3595 Tr$7 Mil
Hd: W. B. MacDonald, VP&TO

UNITED CENTRAL BANK & TRUST COMPANY OF ALGONA
P.O. Box 40 50511
515/295-2487 Tr/u$1 Mil
Hd: Charles L. Sarazine, ExecVP&TO

Alta

THE FIRST TRUST & SAVINGS BANK
P.O. Box 37 51002
712/284-1234 Tr$50 Mil
Hd: William C. Fulcher, ExecVP

Alta Vista

ALTA VISTA STATE BANK
50603
515/364-2135 Tr/u$1 Mil
Hd: Paul Hentges, Pres&TO

Ames

FIRST NATIONAL BANK
P.O. Box 846 50010
515/232-5561 Tr$21 Mil
Hd: Daniel L. Krieger, ExecVP&TO
Steven J. McLaughlin, TO
JoAnn E. Lathrop, AsstTO

UNION STORY TRUST & SAVINGS BANK
P.O. Box 450 50010
515/232-8200 Tr$13 Mil
Hd: Sandra J. Winters

UNIVERSITY BANK & TRUST CO.
P.O. Box 1066, Welch Ave. Sta. 50010
515/292-7475 Tr$4 Mil

Ankeny

ANKENY STATE BANK
P.O. Box 100 50021
515/964-4293 Tr/u$1 Mil
Hd: Donald L. Davis, Pres
EmplBen: Dean E. Minor, Chm

Anthon

FIRST TRUST & SAVINGS BANK
P.O. Box G 51004
712/373-5224 Tr/u$2 Mil
Hd: Walter Sterrett, Jr., Pres&TO

Arthur

IDA COUNTY STATE BANK
51431
712/364-3292
(Branch of Ida Grove)
Thomas M. Wigley, VP&TO

Ashton

ASHTON STATE BANK
Main St. 51232
712/724-6326
Hd: Andrea Van Beek

Atlantic

FIRST WHITNEY BANK & TRUST
P.O. Box 271 50022
712/243-3195 Tr$1 Mil
Hd: J. J. Dixon, VP&TO

NORWEST STATE BANK
P.O. Box 190 50022
712/243-1140
Hd: W. G. Beatty, Pres&TO
Mary Jo Blunk, Csh&AsstTO
Ross H. Buffington, AsstCsh&AsstTO

Audubon

AUDUBON STATE BANK
315 Broadway 50025
Hd: F. James Boyd
TrOpers: Anna Elmquist

Aurelia

THE FIRST TRUST & SAVINGS BANK
111 E. 2nd St. 51005
712/434-2291 Tr/u$1 Mil
Hd: Duane Gaudian, VP

Bedford

STATE SAVINGS BANK
P.O. Box 68 50833
712/523-2133 Tr/u$1 Mil
Hd: Donald L. Yates, Pres

Belmond

FIRST STATE BANK
P.O. Box 39 50421
515/444-3226 Tr/u$1 Mil
Hd: G. S. Hinman, Pres&TO
Ethel Brunes, VP&AsstTO
Bradley W. Robinson, VP&AsstTO

Bettendorf

BETTENDORF BANK & TRUST CO.
1819 State St. 52722
319/359-1611

SECURITY STATE TRUST & SAVINGS BANK
1710 Grant St. 52722
319/359-7101 Tr$2 Mil
William J. Callahan, Chm&Pres
Hd: Judy Barber, VP

Bloomfield

DAVIS COUNTY SAVINGS BANK
P.O. Box 35 52537
515/664-2006 Tr$3 Mil
Hd: Cliff Martin, TO

Boone

BOONE STATE BANK & TRUST CO.
716 8th St. 50036
515/432-6200 Tr/o$3 Mil
Hd: Robert F. Scott, Pres

THE CITIZENS NATIONAL BANK
724 Story St. 50036
515/432-7611 Tr$11 Mil
Hd: Benjamin G. Williamson, VP&TO
TrOpers: M. Taylor

Brighton

RUBIO SAVINGS BANK OF BRIGHTON
122 East Washington St. 52540
Hd: Dean Edwards, Pres

Brookston

FARMERS STATE BANK
P.O. Box 159 47923
317/563-3136 Tr/u$1 Mil
Hd: John F. Garrott, TO
Alberta F. Ade, AsstTO

Brunsville

FIRST STATE BANK
P.O. Box 210 51008
712/533-6441
Hd: Donald Kapfer, VP&TO

Buffalo Center

THE FARMERS TRUST & SAVINGS BANK
101-106 Fifth St. 50424
Hd: W. D. Ley

Burlington

FARMERS & MERCHANTS BANK & TRUST
P.O. Box 928 52601
319/752-3661 Tr$17.5 Mil
Hd: Richard J. Pilcher, AsstTO

FIRST NATIONAL BANK
P.O. Box 1088 52601
319/752-2761 Tr$85 Mil
Hd,PersTr,CorpTr,TrInv: Robert C. Matsch, SrVP&TO
EmplBen,TrOpers: Dennis G. Daedlow, TO
TrOpers: Marie Oliver, TO
Kent Lewis, TO
Virginia Rice, Inv
Susan Brown, AsstTO

HAWKEYE BANK & TRUST
222 N. Main St. 52601
319/752-4511 Tr$376 Mil
Hd,TrInv,ComTrF,Nb: Frank J. Delaney, III
PersTr: Dick Howard
CorpTr: John Walz
ComTrF,EmplBen: Barry A. Corson
TrOpers: Carol Sanders

Carroll

CARROLL COUNTY STATE BANK
Sixth & Adams Sts. 51401
712/792-3567 Tr/u$1 Mil
Hd: Norma Bromert, VP&TO

Cedar Falls

CEDAR FALLS TRUST & SAVINGS BANK
P.O. Box 39 50613
319/277-1320 Tr$14 Mil
Hd: Thomas N. Hawkinson, TO

FIRST NATIONAL BANK
P.O. Box 458 50613
319/266-1794 Tr/u$1 Mil
Hd: Dean R. Beneke, Pres&TO
Henry Dion, SrVP&TO
R. L. Jensen, VP&TO
Sue Luhring, AdmO&TO

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(See Brenton Banks, Inc., Des Moines)
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Hd: Robert DeMeulenaere, Pres&TO
Richard P. Pratt, SrVP&TO
Nb: D. Alfred Jones, TO

FIRST TRUST & SAVINGS BANK
1201 3rd St., SE 52401
319/364-1000 Tr$2 Mil
Hd: Gary Samek, TO

GUARANTY BANK & TRUST CO.
3rd Ave. & 3rd St.
P.O. Box 1807 52406
319/362-2111 Tr$10 Mil
Hd: D. Bruce Gibson, Pres&TO
Thomas G. Nelson, VP&TO
Dennis J. Evans, TO

MERCHANTS NATIONAL BANK
222 Second Ave., S.E. 52401
319/398-4211 Tr$270 Mil
Hd: Richard J. Ryan, SrVP
PresTr: John Houar, TO
CorpTr: Mrs. Elizabeth Brown, TrAdm
TrInv: James E. Fine, TO
TrOpers: Judith K. Everett, AsstTO

PEOPLES BANK & TRUST CO.
P.O. Box 1887 52406
319/364-0191 Tr$137 Mil
Hd: Gary Ernst, SrVP&TO
PersTr: Donna Sorensen
CorpTr: Peter Welch, TO
TrInv: Jon Augustine, AsstTO
EmplBen: Joseph Starcevic, TO
ComTrF: Diane Evans, TO
Nb: Vernon Gericke, VP&TO
TrOpers: Lila Helms, TO

UNITED STATE BANK
129 16th Ave., S.W. 52404
319/366-8413 Tr$55 Mil
Hd,CorpTr,TrInv,ComTrF,EmplBen,Nb: Albert J. Gardner, TO
PersTr,TrInv,Nb: Ruth Evans, AsstTO
TrOpers: Linda L. Larson, AsstTO

Centerville

HAWKEYE BANK & TRUST N.A.
P.O. Box 550 52544
515/437-4224 Tr/u$1 Mil
(Branch in Seymour)
Hd: R. F. Malmberg, Chm&TO

IOWA TRUST & SAVINGS BANK
P.O. Box 490 52544
515/437-4500 Tr$2.3 Mil
Hd: Jack Maletta, AsstVP&TO

Central City

CITY STATE BANK
59 Fourth St. North 52214
319/438-6621 Tr/u$1 Mil
Hd: John M. Maurice

Chariton

HAWKEYE BANK & TRUST CO.
917 Braden St. 50049
515/774-2176 Tr$1.3 Mil
Hd: B. B. Cross, Pres

NATIONAL BANK & TRUST CO.
P.O. Box 331 50049
515/774-8581 Tr$2 Mil
Hd: Larry Rolfstad, Pres

Charles City

COMMERCIAL TRUST & SAVINGS BANK
P.O. Box 516 50616
515/228-3461 Tr/u$1 Mil
Hd: Victor M. Meyer, Pres
PersTr: Dan N. Frudden, VP

FIRST SECURITY BANK & TRUST CO.
809 Clark St. 50616
515/228-2343 Tr$10 Mil
Hd: Larry J. Richards, VP&TO
Katherine Lalor, AsstTO

Cherokee

CENTRAL TRUST & SAVINGS BANK
P.O. Box 518 51012
712/225-2546 Tr/u$1 Mil
Hd: John B. Keeline, Pres
Kenneth N. Watts, Csh&TO

CHEROKEE STATE BANK
P.O. Box 906 51012
712/225-5131 Tr$15 Mil
Hd: Dennis E. Gano, VP&TO

THE STEELE STATE BANK
P.O. Box 1024 51012
712/225-2504 Tr/u$1 Mil
Hd: T. J. Steele, Pres&TO
PersTr: G. A. Dobson, VP&TO
Farm: N. L. Bork, VP
TrOpers: J. A. Oswald, VP&AsstTO

Churdan

FIRST STATE BANK
50050
712/685-3222 Tr/u$1 Mil
Hd: Joseph Hunt, TO

Clarence

COMMUNITY STATE BANK
601 Lombard St. 52216
319/452-3155
Hd: J. Robert Bunn, Pres&TO

Clarinda

PAGE COUNTY STATE BANK
P.O. Box 157 51632
712/542-5661 Tr$1.5 Mil
Hd: Ken Whitmore, VP&TO
EmplBen: G. W. Richardson, Csh

Clarion

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
P.O. Box 388 50525
515/532-2854 Tr$2 Mil
Hd: George L. Mechem, Pres&TO
Nb: Harlan Lemke, SrVP&TO

FIRST NATIONAL BANK
P.O. Box 268 50525
515/532-2841 Tr$4.1 Mil
Hd: D. C. Dougherty, SrVP&TO

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CLEAR LAKE BANK & TRUST CO.
P.O. Box 8 50428
515/357-7121 Tr$1 Mil
Hd: Ray V. Hewitt, Pres&TO

Clinton

THE CLINTON NATIONAL BANK
P.O. Box 151 52732
319/243-1243 Tr$8 Mil
Hd: James L. Morrison, TO
Gene C. Biermann, VP

FIRST NATIONAL BANK
405 S. Third St. 52732
319/243-8500 Tr$30 Mil
Hd: Bruce M. Dunlap, VP&TO
TrOpers: M. Sharon Alm, TOpO

Collins

EXCHANGE STATE BANK
50055
515/385-2304 Tr$.5 Mil
Hd: W. C. Hamilton, TO

Conrad

THE FIRST STATE BANK
P.O. Box X 50621
515/366-2165 Tr$1.2 Mil
Hd: Dorothy King, VP&Csh
James J. Molloy, Pres&AsstTO
Jane Katzer, AsstTO

Correctionville

CORN BELT STATE BANK
P.O. Box N 51016
Hd: Eugene Schulke

Council Bluffs

COUNCIL BLUFFS SAVINGS BANK
Pearl & Broadway 51501
712/325-2951 Tr$74 Mil
Hd: Gary R. Faust, VP&TO
PersTr,EmplBen: Joan Riddle, AsstTO
TrInv: Wesley D. Lacy
TrOpers: Richard C. Stoufer, VP&TO
Sara Adams, TrRep
FmMgmt,Nb: Gary Thien, FM
Michael Kenealy, FM
Joseph Trumm, FM

FIRST NATIONAL BANK
500 W. Broadway 51501
712/325-2625 Tr$18 Mil
Hd: Donald W. Daly, VP&TO
PersTr: Lois V. Reifschneider, TO

STATE BANK & TRUST
P.O. Box 68 51502
712/323-7521
Hd: Patrick M. Schaefer, TO

Cresco

CRESCO UNION SAVINGS BANK
P.O. Box 57 52136
319/547-2040 Tr$2 Mil
Hd: J. H. Thomson, Chm&TO

Creston

IOWA STATE SAVINGS BANK
P.O. Box 109 50801
515/782-6441 Tr/u$1 Mil
Hd: Dave Driskell, VP&TO

Dallas Center

BRENTON STATE BANK
(See Brenton Banks Inc., Des Moines)
P.O. Box C 50063
515/992-3755 Tr/u$1 Mil
Hd,Nb: Bruce Seymour, Pres&TO
Kenneth R. Heisler, SrVP&TO
Rex M. Anderson, TO

Danville

DANVILLE STATE SAVINGS BANK
P.O. Box 205 52623
319/392-4261 Tr$1 Mil
Hd: Dan P. Kelley, ExecVP&TO

Davenport

BRENTON FIRST NATIONAL BANK
(See Brenton Banks, Inc., Des Moines)
P.O. Box 100 52805
319/326-4001 Tr$6 Mil
Hd: Dean Duben, Pres&TO
Perry B. Hansen, SrVP&TO
Nb: D. Alfred Jones, TO

IOWA (Cont'd)

Davenport (Cont'd)

DAVENPORT BANK & TRUST CO.
203 W. 3rd St. 52801
319/383-3211 Tr$220 Mil
Hd: E. L. Carmody, SrVP
R. E. Kautz, SrVP
R. C. Baustian, VP
S. C. Briggs, VP
S. P. Hook, VP
M. M. Volz, Jr., VP
R. J. Jennings, TO
R. V. Oakes, TO
B. R. Hunt, AsstTO
L. R. Kelly, AsstTO
N. D. Goldsmith, TrOpO
M. D. Stopulos, TrMktgO

FIRST TRUST & SAVINGS BANK
P.O. Box 940 52805
319/324-2111 Tr$30 Mil
Hd: Joseph A. Grubisich, VP&SrTO
TrOpers: Bonny Thompson, TO

NORTHWEST BANK & TRUST CO.
2nd & Brady Sts. 52801
319/388-2654 Tr$26 Mil
PersTr,CorpTr: Paul Dresselhaus, TO
EmplBen,ComTrF,TrInv: Debra Morris, AsstTO
TrOpers,Nb,TDP: Margo A. Hancock, TO

Decorah

DECORAH STATE BANK
120 West Water St. 52101
319/382-2991 Tr$4.2 Mil
Hd,Nb: James Coplen, VP&TO
EmplBen,TrOpers: Bea Strinmoen, AsstTO

★ Des Moines

BANKERS TRUST CO.
P.O. Box 897 50304
515/245-2800 Tr$412 Mil
Hd: J. Michael Deege, SrVP&TO
PersTr: Candice Rathbun, AsstVP&TO
CorpTr: Jack Rogers, VP&TO
ComTrF,TrInv: Rick Kwiecinski, VP&TO
EmplBen: Jim Greenfield, TO
TrOpers: Marilyn Carlson, VP

BRENTON BANKS INC.
(Holding Company)
Capital Square, Ste. 200
P.O. Box 5193 50306
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(Branches in Adel, Cedar Rapids, Clarion, Dallas Center, Davenport, Des Moines, Eagle Grove, Emmetsburg, Grinnell, Indianola, Jefferson, Knoxville, Marshalltown, Perry, Urbandale & Vinton)
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Thomas J. Flynn, VP&TO
Craig V. McGarry, AsstVP&TO
Rex M. Anderson, TO
D. Alfred Jones, TO
EmplBen: Al Garson, AsstVP&TO
TrOpers: Cheryl Cummins, TOpO

BRENTON NATIONAL BANK OF DES MOINES
(See Brenton Banks, Inc., Des Moines)
Capital Square, Suite 200 50304
515/244-4088 Tr$156 Mil
Hd,Nb: Thomas J. Flynn, SrTO
Diantha J. Spear, AsstVP&TO

HAWKEYE BANK & TRUST OF DES MOINES
2401 University Ave. 50311
515/277-6441 Tr$10 Mil
Hd: Michael B. Hassett
Cindy Kinsey, TrAsst

HAWKEYE CAPITAL BANK AND TRUST
(Subsidiary of Hawkeye BanCorporation)
E. 5th & Locust St. 50309
515/244-5111 Tr$76 Mil
Hd,PersTr,CorpTr,EstPlng,Nb: Gregory O'Hara, VP&SrTO
TrInv,ComTrF,EstPlng,: Allan Somers, TO
PersTr,ComTrF,TrOpers: Nancy Crittenden, TO
EmplBen: Pat George Olesen, AsstTO

NORWEST BANK DES MOINES, N.A.
666 Walnut St. 50309
515/245-3202 Tr$650 Mil
Hd: James D. Kempkes, SrVP
PersTr: James D. Robinette, VP
EstAdmin: James W. Frost, VP
CorpTr: Lois M. Olsan, SrTO
ComTrF,EmplBen: Don S. Mears, VP
TrOpers: John K. Benoit, Jr., VP
Nb: Richard W. Carey, VP

PLAZA STATE BANK
P.O. Box 3660 50322
515/278-1671, Ext. 134 Tr/u$1 Mil
Mgr: Kathy Ivers

UNITED CENTRAL BANK OF DES MOINES,NatAssn
Locust at 6th Ave. 50304
515/245-7030 Tr$276 Mil
Hd: Jack R. Schreiber, VP&SrTO
CorpTr,EmplBen: Jon F. Von Gillern, CTO
TrInv,ComTrF: Larry R. Cobb, SrTrInvO
TrOpers: Carol T. Stone, TOpO
EstAdmin: Dirk C. Van Zante, SrTO
Nb: Martin C. Sprock, FPO
PersTr: Willis O. Cairo, SrTO

VALLEY NATIONAL BANK
6th & Walnut St. 50304
515/245-6222 Tr/o$177 Mil
Hd: Verne C. Bates, VP&SrTO
PersTr: Michael Hyzer, SrTO
PersTr: Susan P. Cramer, VP&TO
Jean Tannatt, TrAdm
Sharon Grafft, TrAdm
Dodie Bauman, TrAdm
TrInv,CorpTr,ComTrF: Scott Konecny, TrInvO
EmplBen,Nb: Charles Leibold, SrTO
Sharon Pontier, TO
TrOpers: Jill Hurst, TOpO

De Witt

DEWITT BANK & TRUST CO.
52742
319/659-3211 Tr$3 Mil
Hd: Roger J. Hill, VP&TO

FIRST CENTRAL STATE BANK
914 6th Ave. 52742
319/659-3141 Tr/u$2 Mil
Hd: John W. Fagerland, ChmBd&TO
Alan R. Tubbs, Pres&TO

Dike

IOWA SAVINGS BANK
50624
319/989-2474
Hd: Russell J. Perry, Pres&TO

Dows

FARMERS STATE BANK
50071
515/852-4151
Hd: Eldon Walbaum, VP

Dubuque

AMERICAN TRUST & SAVINGS BANK
9th & Main Sts. 52003
319/582-1841 Tr$110 Mil
HdRetail: Leo J. Meier, ExecVP&TO
HdFinSvcs: Robert J. Donovan, VP&TO
CorpTr,ComTrF: Jean Konzen, TO
TrInv: Charles J. Schrup, ExecVP&TO
EmplBen: Paul Jaeger, TO
TrOpers: Gloria Cahalan, TOpO
Nb: King Herr, TrConslt
PersTr: Steve Martin, AsstTO

DUBUQUE BANK & TRUST CO.
P.O. Box 778 52001
319/589-2130 Tr$20 Mil
Hd: Paul J. Peckosh, VP&TO
PersTr: Bruce Rehmke, TO
TrInv: Melvin Miller
TrOpers: Rita McCarthy, TOpO

FIRST NATIONAL BANK
7th at Town Clock Plaza 52001
319/582-3655 Tr$80 Mil
Hd,CorpTr,Nb: Mark J. Willging, VP&TO
ComTrF,TrInv: John M. Hansen, VPInv
PersTr: Mark T. Middlebrook, TO
PersTr,EmplBen: Cheryl M. Christ, TrAdmO

Durant

LIBERTY TRUST & SAVINGS BANK
P.O. Box 1118 52747
319/785-4441 Tr/o$1 Mil
Hd: Bill D. Paulsen, ExecVP
Nb: R. L. Hansen, VP&AsstTO

Eagle Grove

BRENTON STATE BANK
(See Brenton Banks, Inc., Des Moines)
121 N. Commercial Ave.
P.O. Box 105 50533
515/448-5161 Tr$1 Mil
Hd,Nb: David A. Rouse, Pres&TO

Earlham

EARLHAM SAVINGS BANK
50072
515/758-2251 Tr$1 Mil
Hd: Jean Daggett, Csh&TO

Eldora

HARDIN COUNTY SAVINGS BANK
P.O. Box 311 50627
515/858-3407 Tr$1.4 Mil
Hd: Raymond L. Nance, VP

Eldridge

CENTRAL TRUST & SAVINGS BANK
P.O. Box 200 52748
319/285-4876 Tr$9.2 Mil
Hd: Richard A. Fahrenkrug, TO

Emmettsburg

IOWA TRUST & SAVINGS BANK
Lock Box 159 50536
712/852-3451 Tr/u$1 Mil
Hd: John F. Spies, Pres

PALO ALTO COUNTY STATE BANK
(See Brenton Banks, Inc., Des Moines)
P.O. Box 386 50536
712/852-4412 Tr$2 Mil
Hd,Nb: James H. Crane, Pres&TO
John M. Hand, ExecVP
Thomas J. Flynn, TO
Lois E. Jurries, AsstTO

Estherville

UNITED CENTRAL BANK & TRUST CO.
1 N. 6th St. 51334
712/362-3561 Tr$3 Mil
Hd: David W. Wood, ExecVP

Fairfax

FAIRFAX STATE SAVINGS BANK
P.O. Box 277 52228
319/846-2300 Tr$2.4 Mil
Hd: D. C. Neuhaus, ExecVP&TO

Fonda

THE FIRST NATIONAL BANK
P.O. Box 399 50540
712/288-4421
Hd: Thomas M. Awtry, ExecVP&TO

Forest City

FOREST CITY BANK & TRUST CO.
P.O. Box 330 50436
515/582-4141 Tr$2.7 Mil
Hd: Judy Berry, AsstVP&TO

MANUFACTURERS BANK & TRUST CO.
P.O. Box 450 50436
515/582-2825 Tr$7 Mil
Hd: Ronald L. Hansen, ExecVP&TO

Fort Dodge

FIRST AMERICAN STATE BANK
P.O. Box 798 50501
515/573-2154 Tr$39 Mil
Hd: John M. Dunleavy, VP&TO

NORWEST BANK FORT DODGE, N.A.
P.O. Box 658 50501
515/576-6811 Tr$30 Mil
Hd: Don Young, VP&TO

UNITED CENTRAL BANK & TRUST CO. OF FORT DODGE
50501
515/576-1156 Tr$34 Mil
Hd: Gene C. Gutknecht
PersTr,Nb: Peter Wolters
TrOpers: Linda Fuller

Fort Madison

FORT MADISON BANK & TRUST CO.
P.O. Box 329 52627
319/372-5164 Tr$10 Mil
Hd: Charles J. Walker, ExecVP&TO

IOWA STATE BANK
Ninth St. & Ave. G, P.O. Box 306 52627
319/372-1134 Tr$486 Mil
Hd: Richard Rump, SrVP&TO

LEE COUNTY SAVINGS BANK
P.O. Box 280 52627
319/372-2243 Tr$3.2 Mil
Hd: James R. Benbow, VP&TO

Fostoria

FARMERS SAVINGS BANK
712/262-2708 Tr/u$1 Mil
Hd: Dale Tatman, TO

Galva

FIRST TRUST & SAVINGS BANK
P.O. Box 111 51020
712/282-4439
Hd: David P. Claussen, ExecVP&TO

Glenwood

GLENWOOD STATE BANK
P.O. Box 431 51534
712/527-3157
Hd: John C. Dean, Pres

Glidden

THE FIRST NATIONAL BANK IN GLIDDEN
P.O. Box 506 51443
712/659-3611 Tr$2 Mil
Hd: R. H. Van Horn, Pres

Grand Junction

PEOPLES TRUST & SAVINGS
50107
515/738-2314 Tr$1 Mil
Hd: R. G. Loof, Pres

Grinnell

GRINNELL STATE BANK
P.O. Box 744 50112
515/236-3174 Tr/u$1 Mil
Hd: F. Addison Jones, Pres&TO

POWESHIEK COUNTY NATIONAL BANK
(See Brenton Banks, Inc., Des Moines)
P.O. Box 149 50112
515/236-7575 Tr$9 Mil
Hd,Nb: Craig V. McGarry, TO
Douglas R. Hill, ExecVP&TO
Ruth A. Jones, AsstTO

Grundy Center

FARMERS SAVINGS BANK
P.O. Box 175 50638
319/824-5226 Tr$1 Mil
Hd: L. C. Pike, Pres&TO

THE GRUNDY NATIONAL BANK
603 Seventh St. 50638
319/824-5431
Hd: Dale Bee

Guthrie Center

GUTHRIE COUNTY STATE BANK
P.O. Box 8 50115
515/747-2218 Tr$1 Mil
Hd: Roger Underwood, Pres&TO

Hawkeye

CITIZENS SAVINGS BANK
52147
319/427-3255 Tr/u$1 Mil
Hd: Clair J. Lensing

Hills

HILLS BANK & TRUST CO.
131 Main St. 52235
319/679-2291 Tr$5 Mil
Hd: James R. Gordon, VP&TO

Humboldt

HAWKEYE BANK & TRUST
P.O. Box 547 50548
515/332-1142 Tr$2.6 Mil
Hd: Larry D. Curran, SrVP&TO
TrOpers: Linda A. Law

HUMBOLDT TRUST & SAVINGS BANK
P.O. Box 37 50548
515/332-1451 Tr$1.5 Mil
Hd: J. L. Campbell, Jr., Pres
PersTr,CorpTr,EmplBen: R. J. Pattee, TO

Ida Grove

FIRST STATE BANK
P.O. Box 276 51445
712/364-3181 Tr$1 Mil
Hd: Jack E. Chase, Pres

IDA COUNTY STATE BANK
P.O. Box 111 51445
712/364-3393 Tr$10 Mil
(Branch in Arthur)
Hd: Thomas M. Wigley, VP&TO

Independence

SECURITY STATE BANK
231 First St. E. 50644
319/334-7035
Hd: C. A. Handfelt, Pres&TO
James L. Walker, VP&AsstTO

Indianola

PEOPLES TRUST & SAVINGS BANK
50125
515/961-6241
Kim Tierney Keller, AsstTO
Peggy Wickett, AsstTO

WARREN COUNTY BRENTON BANK & TRUST
(See Brenton Banks, Inc., Des Moines)
P.O. Box 157 50125
515/961-5321 Tr$5 Mil
Hd: Eugene T. Smith, Pres&TO
Nb: Thomas J. Flynn, TO

Iowa City

FIRST NATIONAL BANK, IOWA CITY
P.O. Box 1880 52240
319/351-7000 Tr$80 Mil
Hd: Vincent L. Maurer, SrVP&SrTO
Dallas Hogan, VP&TO
Betty Lepic, TO
Stephen M. Kensinger, TrInvO

IOWA STATE BANK & TRUST COMPANY
P.O. Box 1700 52244
319/356-3934 Tr$32 Mil
Hd: George R. Dane, SrVP&TO

Jefferson

BRENTON STATE BANK OF JEFFERSON
(See Brenton Banks, Inc., Des Moines)
200 W. State St. 50129
515/386-3141 Tr$11 Mil
Hd: Roger R. Rinderknecht, Pres&TO
Verna M. Ball, TO&TrInvO
Nb: Rex M. Anderson, TO

HOME STATE BANK
P.O. Box 351 50129
515/386-2131 Tr$10 Mil
Hd: Douglas McDermott, Pres&TO

Jesup

FARMERS STATE BANK
1310 6th St. 50648
319/827-1050
Hd: Albert C. Duroe, Pres&TO

Kanawha

FARMERS STATE BANK
50447
515/762-3222 Tr/u$1 Mil
Hd: James E. Mallen, Pres

Kellogg

KELLOGG-SULLY BANK & TRUST
P.O. Box 38 50135
515/526-8231 Tr/u$1 Mil
Hd: Chuck Fritz, Pres&TO
Sylvia Groom, TO&AdmLoanO

Keokuk

KEOKUK SAVINGS BANK & TRUST CO.
P.O. Box 1008 52632
319/524-2944 Tr$4.5 Mil
Hd: Ellen Nepote, VP
Nb: E. Johnstone, II, Pres
TDP: Kay Ziemke

THE STATE CENTRAL SAVINGS BANK
P.O. Box 847 52632
319/524-1021 Tr$17 Mil
Hd: W. A. Logan, ChmBd&TO

Keosauqua

FARMERS STATE BANK
P.O. Box 130 52565
319/293-3794 Tr$1 Mil
Hd. A. P. Ovrom, Pres&TO

The Directory of Trust Institutions is included in a T&E subscription!

IOWA (Cont'd)

Knoxville

THE COMMUNITY NATIONAL BANK & TRUST
102 S. Second St., P.O. Box 269 50138
515/828-8041 Tr$1.4 Mil
Hd: Dean Hicks, Pres&TrChm
John Kamerick, VP&TO
David J. Smith, VP&TO
Thomas J. Flynn, TO

IOWA STATE SAVINGS BANK
P.O. Box C 50138
515/828-8000
Hd: Ned K. Job, Pres
Katheryne Sims, TO

Lake City

LAKE CITY STATE BANK
201 N. Center St. 51449
712/464-3181 Tr$3 Mil
Hd: John T. Patrick, Pres&TO

Lansing

KERNDT BROS. SAVINGS BANK
P.O. Box 325 52151
319/538-4231 Tr/u$1 Mil
Hd: Alvin Lynes, VP

Larchwood

SECURITY SAVINGS BANK
51241
712/477-2496 Tr$2.3 Mil
Hd: L. R. Impecoven
J. M. Dominy
R. A. Bonander

Laurens

LAURENS STATE BANK
102 South Third St. 50554
712/845-2627 Tr$7.5 Mil
Hd: Richard L. DeYoung, ExecVP&TO
Nancy Goedert, TrAsst

LeMars

FIRST NATIONAL BANK
P.O. Box 1230 51031
712/546-7811

Leon

DECATUR COUNTY STATE BANK
P.O. Box 171 50144
515/446-4841 Tr$1 Mil
Hd: Ward Kilgore, Pres

Lester

PEOPLES BANK & TRUST
P.O. Box 37 51242
712/478-4411
(Branch of Rock Valley)
Hd: Andrea Van Beek, TO

Little Rock

ROCK RAPIDS STATE BANK
P.O. Box 337 51243
712/479-2286
(Branch of Rock Rapids)
TrOpers: Nancy Brestel

Livermore

LIVERMORE STATE BANK
P.O. Box 269 50558
515/379-1435
Hd: Dennis DeGroot, ExecVP

Lohrville

LOHRVILLE SAVINGS BANK
P.O. Box 316 51453
712/465-2605
Hd: O. E. Van Horn, Pres&TO

Lowden

AMERICAN TRUST & SAVINGS BANK
P.O. Box E 52255
319/944-5391 Tr/u$1 Mil
Hd: William K. Stout, ChmBd,Pres&TO

Madrid

CITY STATE BANK
105 E. 2nd St. 50156
515/795-3807 Tr/u$1 Mil
Hd: R. J. Sundberg, Pres&TO

Manchester

FARMERS & MERCHANTS SAVINGS BANK
101 E. Main St. 52057
319/927-4475 Tr$2.0 Mil
Hd: Gerald T. Burke, VP&TO

FIRST STATE BANK
300 E. Main St. 52057
319/927-3814 Tr$1 Mil
W. K. Wiewel, TO
Joseph Wiewel, TO
J. A. Wiewel, TO
Mary R. Duggan, TO
Melvin Weber, TO

Mapleton

FIRST STATE BANK
402 Main St. 51034
712/882-1343 Tr$1 Mil
Hd: Neil R. Kirby, Pres

MAPLETON TRUST & SAVINGS BANK
P.O. Box 183 51034
712/882-1131 Tr$3 Mil
Hd: Ed Henkenius, AsstVP

Maquoketa

HAWKEYE BANK & TRUST CO.
120 S. Main St. 52060
319/652-2487 Tr$3.5 Mil
Hd: Patricia L. Burris, TO

MAQUOKETA STATE BANK
203 N. Main St. 52060
319/652-2491 Tr$8 Mil
Hd: John W. Fagerland, Pres
PersTr,CorpTr,TrInv,ComTrF,Nb: Edward L. Tubbs, ChmBd
Mary Ann Trevathan, SrVP
EmplBen,TrOpers: Elaine Edwards, AsstVP&AsstTO

Marathon

THE CITIZENS STATE BANK
P.O. Box 37 50565
712/289-4401 Tr/u$1 Mil
Hd: Norris G. Olney, Jr., Pres&TO

Marcus

THE FARMERS STATE BANK
P.O. Box 548 51035
712/376-4154
Hd: Carleton C. Van Dyke, Pres&TO
Stanley O. Nervig, VP&TO
Kenneth L. Ogren, AsstVP&TO

Marion

FARMERS STATE BANK
1240 8th Ave.
P.O. Box 569 52302
319/377-4891 Tr$7 Mil
Hd: Dennis E. Beatty, VP&TO
Kathryn Melchert, TOpO
Mary Newton, Sec

Marshalltown

COMMERCIAL STATE BANK
P.O. Box 717 50158
515/752-4591 Tr$4.9 Mil
Hd: J. L. Forinash, TO

FIDELITY BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
P.O. Box 310 50158
515/754-5612 Tr$21 Mil
Hd,Nb: Craig V. McGarry, VP&TO

SECURITY SAVINGS BANK
P.O. Box 370 50158
515/754-5500 Tr$45 Mil
Hd: Michael W. Bloom, VP&TO
Farm: Michael Baltes, FM
TrAdmin: Karen Elder, AsstTO

Mason City

HAWKEYE BANK & TRUST
State & Delaware Sts. 50401
515/432-2457
Hd: Phyllis A. Rush

NORWEST BANK MASON CITY, NatAssn
P.O. Box 411 50401
515/423-1720 Tr$29 Mil
Hd: Gary K. Koos, TO

UNITED CENTRAL BANK & TRUST COMPANY OF MASON CITY
25 W. State St. 50401
515/421-1000
Hd: J. M. Barnes, SrVP&TO
James W. Hackbart, AsstVP&AsstTO

Mechanicsville

THE MECHANICSVILLE TRUST & SAVINGS BANK
P.O. Box 129 52306
319/432-7291 Tr/u$1 Mil
Hd: R. S. Steen, ExecVP&TO

Melvin

MELVIN SAVINGS BANK
P.O. Box 188 51350
712/736-2420 Tr/u$1 Mil
Hd: John W. Benz, Pres

Merrill

FARMERS STATE BANK
201 Main St. 51038
712/938-2556
Hd: C. L. Carlson, VP

Minburn

RACCOON VALLEY STATE BANK
P.O. Box 205 50167
515/677-2259 Tr/u$1 Mil
Hd: Mrs. Ferne A. Brelsford, VP&TO

Missouri Valley

PEOPLES STATE BANK
411 East Erie St., P.O. Box 410 51555
Hd: Paul J. Kovar

Monticello

MONTICELLO STATE BANK
202 W. First St. 52310
319/465-3505 Tr$24 Mil
Hd,PersTr,CorpTr: Richard J. Moore, VP&TO
TrInv: James A. Maurice, Chm
ComTrF: Suzanne Willman
EmplBen: Louis L. Morf, Pres
TrOpers: Robert D. Patten, VP
Nb: Lois Hines

Mt. Pleasant

HAWKEYE BANK & TRUST
P.O. Box 709 52641
319/385-9054
Donald F. Carmody, Pres&TO
HENRY COUNTY SAVINGS BANK
P.O. Box 239 52641
319/385-3134 Tr$1.25 Mil
Hd: Robert L. Norris, Pres

Mt. Vernon

MOUNT VERNON BANK & TRUST CO.
P.O. Box 188 52314
319/895-8835 Tr/u$1 Mil
Hd: J. A. Fordyce, Pres&SrTO
B. J. Behrens, AsstCsh&AsstTO

Muscatine

CENTRAL STATE BANK
P.O. Box 146 52761
319/263-3131 Tr$25 Mil
Hd: Loren A. Backhaus, VP&TO
FIRST NATIONAL BANK OF MUSCATINE
P.O. Box 539 52761
319/263-4221 Tr$16 Mil
Hd: Robert P. Solheim, SrVP&TO
TrOpers: Margaret C. Mathes, VP&TO

Nashua

FIRST NASHUA STATE BANK
302 Main St. 50658
515/435-4171 Tr$1 Mil
Hd: John R. Cronin, Pres&TO
PersTr: R. L. Gossard, ExecVP&TO
TrOpers: Thomas R. Cronin, VP,Csh&AsstTO

Neola

FARMERS & MERCHANTS STATE BANK
P.O. Box 37 51559
712/485-2245 Tr/u$1 Mil
Hd: Traverse L. Hall, Pres
PersTr: M. J. Welbourne, VP
Hazel L. Hall, ChmBd

Nevada

NEVADA NATIONAL BANK
P.O. Box 59 50201
515/382-2101 Tr$1.9 Mil
STATE BANK & TRUST CO.
P.O. Box 327 50201
515/382-2191 Tr$1 Mil
Hd: Dale F. Collings, VP,Csh&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

New Hampton

FIRST NATIONAL BANK
P.O. Box 306 50659
515/394-2116
Hd: Ronald D. Diddy, Pres
Harlan A. Pase, Csh&TO

New Sharon

TAINTOR SAVINGS BANK
P.O. Box A 50207
515/637-4196 Tr/u$1 Mil
Hd: G. R. Cassabaum, VP&TO

Newell

THE FIRST NATIONAL BANK
P.O. Box 295 50568
712/272-3321 Tr$2.3 Mil
Hd: A. J. Hill, ChmBd&TO
PersTr,TrOpers: G. D. Hill, Pres&AsstTO
TrInv: C. Wobeke, VP&TO

Newton

JASPER COUNTY SAVINGS BANK
P.O. Box 1166 50208
515/792-3444 Tr$50 Mil
Hd,TrInv,Nb: Keith J. Gredys, VP&TO
PersTr: Bernadine R. Howell, TO
CorpTr,EmplBen,TrOpers: David Goos, TOpO

Oakland

CITIZENS STATE BANK
P.O. Box 68 51560
712/482-6431 Tr/a$1 Mil
Hd: Ellen E. Bentley, AsstCsh&TO

Oelwein

FIRST NATIONAL BANK
P.O. Box 620 50662
319/283-2524 Tr/u$3 Mil
Hd: Flora Kisner, AsstTO
Donald F. Baumgartner, SrVP&AsstTO
OELWEIN STATE BANK
P.O. Box 591 50662
319/283-3361 Tr$11.04 Mil
Hd: David Helscher, VP&TO

Orange City

SIOUX COUNTY STATE BANK
P.O. Box 805 51041
712/737-4818
Hd: Andrea Van Beek, VP&TO
TrOpers: Nancy Brestel

Osage

THE HOME TRUST & SAVINGS BANK
P.O. Box 150 50461
515/732-3763 Tr$3.9 Mil
Hd: Cheryl A. Bonjour, VP

Osceola

CLARKE COUNTY STATE BANK
P.O. Box 487 50213
515/342-6581 Tr/u$1 Mil
Hd: Jane Houston, Csh&TO
Earl Curtis, Pres&TO

Oskaloosa

IOWA TRUST & SAVINGS BANK
P.O. Box 440 52577
515/673-8405 Tr$6 Mil
Hd: Kenneth C. Hanna, VP&SrTO
MAHASKA STATE BANK
P.O. Box 500 52577
515/673-8303 Tr$1 Mil
Hd: Lynn Howard
TDP: Bill Sunstrum

Ottumwa

NORWEST BANK OTTUMWA, N.A.
231 W. Second St.
P.O. Box 220 52501
515/682-8125
Hd: Susan J. Brown
SOUTH OTTUMWA SAVINGS BANK
320 Church St. 52501
515/682-7541 Tr$2.357 Mil
Hd: Gary K. Johnson, TO
UNION BANK AND TRUST CO.
P.O. Box 598 52501
515/683-1641 Tr$62 Mil
Hd: Frank T. Juvan, VP&SrTO
Diane D. Glenn, TO
Larry Schmitz, TO

Oxford

FIRST TRUST & SAVINGS BANK
52322
319/628-4755 Tr/u$1 Mil
Hd: J. M. Bigelow, ExecVP&Csh

Parkersburg

PARKERSBURG STATE BANK
P.O. Box 70 50665
319/346-2414
Hd: Charles V. Perry, ExecVP

Paullina

THE FIRST NATIONAL BANK
P.O. Box L 51046
712/448-3456 Tr$2.5 Mil
Hd: Vernon E. Hibbing, Pres

Pella

THE PELLA NATIONAL BANK
801 Broadway St. 50219
515/628-2121
Hd: C. L. Vander Ploeg, SrVP&TO

Perry

BRENTON NATIONAL BANK OF PERRY
(See Brenton Banks, Inc., Des Moines)
P.O. Box 8 50220
515/465-5611 Tr$8 Mil
Hd: C. R. Collins, Pres&TO
TrOpers: Lorraine Winger, TO
Nb: Ronald D. Larson, SrVP&TO
Rex M. Anderson, TO
PERRY STATE BANK
P.O. Box 129 50220
515/465-3521 Tr/a$7.5 Mil
Hd: James R. Haas, SrVP&TO
EmplBen: John M. Shanda

Pierson

FARMERS SAVINGS BANK
51048
712/375-5329 Tr$.5 Mil
Hd: Jim Sheehan, Pres

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

IOWA (Cont'd)

Pocahontas

THE COMMERCIAL STATE BANK
P.O. Box 100 50574
712/335-3322
Hd: Rodney B. Amlie, Pres

POCAHONTAS STATE BANK
P.O. Box 130 50574
712/335-3567 Tr$.35 Mil
Hd: George T. McCarton, Jr., VP

Postville

CITIZENS STATE BANK
52162
319/864-7615 Tr$.5 Mil
Hd: James P. Lage, Pres&TO

POSTVILLE STATE BANK
P.O. Box 130 52162
319/864-7441 Tr/u$1 Mil
Hd: R. E. Taylor, Pres

Princeton

FARMERS SAVINGS BANK
328 River Drive 52768
319/289-5311 Tr/u$1 Mil
Hd: Glen H. Suiter, Chm

Rake

STATE SAVINGS BANK
Main St. 50465
515/566-3322
Hd: Gordon E. Swenson, Pres

Remsen

FARMERS SAVINGS BANK
P.O. Box 597 51050
712/786-1143
Hd: David G. Wingert, AsstVP&TO

Renwick

RENWICK SAVINGS BANK
P.O. Box 7 50577
515/824-3251 Tr$.5 Mil
Hd: William D. Tufford

Rock Rapids

ROCK RAPIDS STATE BANK
51246
712/472-2537 Tr$7 Mil
(Branch in Little Rock)
Hd: Andrea Van Beek, VP&TO
TrOpers: Nancy Brestel

Rock Valley

PEOPLES BANK & TRUST
P.O. Box 39 51247
712/476-2746
(Branch in Lester)
Hd: Andrea Van Beek, TO

Rockwell City

UNION STATE BANK
P.O. Box 268 50579
712/297-7556 Tr/o$1 Mil
Hd: James R. Esmay, TO

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Rolfe

ROLFE STATE BANK
50581
712/848-3480 Tr/u$1 Mil
Hd: Robert J. Dixon, Pres&TO

Sac City

CITIZENS SAVINGS BANK
500 Main St. 50583
712/662-4755
Hd: Russell Spearman, Pres&TO

SAC CITY STATE BANK
P.O. Box 6 50583
712/662-4721 Tr/u$1 Mil
Hd: George H. Pingrey, Pres&TO
TrOpers: Royce E. Case, AsstVP&AsstTO

St. Ansgar

ST. ANSGAR STATE BANK
P.O. Box 219 50472
515/736-4501 Tr$1 Mil
(Branch in Stacyville)
Hd: Donal R. Halvorson, Pres

Schaller

STATE BANK OF SCHALLER
51053
712/275-4261 Tr$3 Mil
Hd: J. M. Currie, Pres&TO
Farm: Rodney Plagman, VP,FM&TO

Seymour

HAWKEYE BANK & TRUST N.A.
215 N. 5th 52590
515/898-2296
(Branch of Centerville)
Linda Miller, AsstTO

Sheldon

CITIZENS STATE BANK
808 3rd Ave. 51201
712/324-2519
Hd: Keith Campbell, Pres&TO

SECURITY STATE BANK
P.O. Box 70 51201
712/324-5141 Tr$2.2 Mil
Hd: Richard A. Schneider, Pres
TrOpers: Robert J. Engel, VP

Shenandoah

THE CITY NATIONAL BANK
116 South Blossom St. 51601
712/246-2205 Tr$3 Mil
Hd: George H. Perry, Pres&TO
PersTr: Ruth Dwyer, TO

Sibley

SIBLEY STATE BANK
P.O. Box 96 51249
712/754-2561
Hd: David D. Vaselaar, ExecVP&TO

Sidney

FREMONT COUNTY SAVINGS BANK
51652
712/374-2622 Tr/u$1 Mil
Hd: Ralph D. Storey, Pres

Sioux City

FIRST NATIONAL BANK
501 Pierce St.
P.O. Box 3248 51102
712/277-0696
Jack Scherrman, VP&TO
TrInv: Ed Den Beste, TO
TrOpers: Glenda Moriarty, Mgr

NORWEST BANK SIOUX CITY, N.A.
P.O. Box 808 51102
712/252-4141
Hd: Stephen Stroud, VP&TO

SECURITY NATIONAL BANK
607 Pierce St. 51102
712/277-6586 Tr$185 Mil
Hd: Delaine C. Peterson, SrVP
PersTr: Kent C. Handel
CorpTr,EmplBen: Michael Shade
TrOpers: Jeanette Wendt, TOpO
EstAdmin: Robert Christiansen
TrInv,ComTrF: Ann Earley
Nb: L. C. Jensen, VP&TO

TOY NATIONAL BANK
P.O. Box 57 51102
712/279-5677 Tr/o$55 Mil
Hd,CorpTr,Nb: Russell Curtis, VP&MngTO
PersTr,ComTrF: Robert S. Grothaus, VP&TO
Prob: Clark Schmitz, AsstTO
TrInv,EmplBen: David Margheim, AsstVP&TO
TrOpers: Kathryn DeSmet, TOpO
FmMgmt: Gary L. Walters, FM

Spencer

FARMERS TRUST & SAVINGS BANK
P.O. Box 4028 51301
712/262-3340 Tr$4 Mil
Hd: Jack Easter, CEO
Dianna "Fred" Sopeland, TO

HAWKEYE BANK & TRUST
P.O. Box 4068 51301
712/262-1940 Tr$5 Mil
Hd: Paul E. Strautz, VP&TO
TrOpers: Rita Hoffman, AsstTO

UNITED CENTRAL BANK OF SPENCER,NatAssn
P.O. Box 6128 51301
712/262-2200
Hd: David W. Cuttell, ExecVP&TO

Stacyville

ST. ANSGAR STATE BANK
50476
515/737-2320
(Branch of St. Ansgar)

Storm Lake

CITIZENS FIRST NATIONAL BANK
P.O. Box 1227 50588
712/732-5440 Tr$37 Mil
Hd: Larry E. Dugan, TO

THE COMMERCIAL TRUST & SAVINGS BANK
P.O. Drawer 549 50588
712/732-2190
Hd: Dale L. Martin, VP&TO
Rose A. Nelson, Csh&TO

SECURITY TRUST & SAVINGS BANK
P.O. Box 429 50588
712/732-3022 Tr/u$1 Mil
Hd: E. L. Ballou, Pres&TO

Story City

RANDALL-STORY STATE BANK
50248
515/733-4396 Tr$3 Mil
Hd: Donald A. Hoy

STORY COUNTY STATE BANK
50248
515/733-4322 Tr/u$1.3 Mil
Hd: Robert E. Sweet, Pres&TO

47.2% of the subscribers of
TRUSTS & ESTATES
select specific corporate
stocks and bonds.

Sumner

THE FIRST NATIONAL BANK OF SUMNER
P.O. Box 206 50674
319/578-3312 Tr$1.9 Mil
Hd: Robert Arthaud, Pres
Dale J. Lehmkuhl, ExecVP&TO
Glenn H. Wiebke, VP&TO

Sutherland

SECURITY STATE BANK
P.O. Box 68 51058
712/446-3324 Tr$1 Mil
Hd: James J. Johnson, Pres&TO
Charles K. Kummerfeld, VP,Csh&TO

Swisher

SWISHER TRUST & SAVINGS BANK
P.O. Box 154 52338
319/857-4131 Tr/u$1 Mil
Hd: Eugene Robison, ExecVP&TO
Daryl Hynek, Csh&AsstTO
Philip Reed, AsstCsh&AsstTO

Titonka

TITONKA SAVINGS BANK
50480
515/928-2142 Tr/u$1 Mil
Allan J. Boyken
Neal E. Boyken

Traer

FARMERS SAVING BANK
611 Second St. 50675
319/478-2148
Hd: Donald Gates, ExecVP
Nb: Marc Powell, Atty

Treynor

TREYNOR STATE BANK
712/487-3000 Tr/u$1 Mil
Hd: Michael K. Guttau, Pres&Chm

Urbana

URBANA SAVINGS BANK
52345
319/443-2562
Hd: John A. Suchomel, Pres&TO

Urbandale

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
7031 Douglas St. 50322
515/278-6808 Tr/u$1 Mil
Hd: David Nagel, Pres&TO
Marc S. Johnson, VP&TO
Thomas J. Flynn, TO
Al Garson, TO
Patsy L. Schoen, AsstTO

Victor

VICTOR STATE BANK
P.O. Box 149 52347
319/647-2331 Tr/u$1 Mil
Hd: R. V. Dentel, Pres&TO

Vinton

BRENTON BANK & TRUST COMPANY OF VINTON
(See Brenton Banks, Inc., Des Moines)
P.O. Box 112 52349
319/472-2373 Tr$2 Mil
Hd: Michael A. Cruzen, Pres
Jeff Hagen, AsstVP&TO
Nb: D. Alfred Jones, TO

STATE BANK OF VINTON
P.O. Box 389 52349
319/472-2345 Tr$12 Mil
Hd: John W. Ketchen
Vernon L. Geiger, ExecVP&TO

Walcott

WALCOTT TRUST & SAVINGS
52773
319/284-6202
Hd: Ken H. Dietz

Walford

FARMERS SAVINGS BANK
P.O. Box 131 52351
319/846-2650 Tr$1 Mil
Hd: R. C. Erusha, Pres&TO
Sally A. Ballard, AsstTO

Wall Lake

WALL LAKE SAVINGS BANK
202 Main St. 51466
712/664-2311
Hd: J. E. Goodenow, Pres&TO

Washington

WASHINGTON STATE BANK
P.O. Box 311 52353
319/653-2151 Tr/u$1 Mil
Hd: Dale J. Torpey, CEO&TO
PersTr,CorpTr,TrInv,TrOpers,Nb: Charlotte Pencil, VP&TO

Waterloo

THE NATIONAL BANK OF WATERLOO
P.O. Box 90 50704
319/291-5281 Tr$106 Mil
Hd: William N. Burger, SrVP&TO
CorpTr,EmplBen: James R. Martin, VP&TO
TrInv: Curtis Kyhl, VP

PEOPLES BANK & TRUST CO.
419 West 4th 50704
319/235-1414 Tr$100 Mil
Hd: John L. Calton, SrVP&TO
Dick Schmit, VP&TO
Henry E. Edsill, AsstVP&TO
Kelly L. Moore, TO
Claudia G. Schroeder, TO

WATERLOO SAVINGS BANK
425 Cedar St. 50704
319/235-1431 Tr$100 Mil
Hd: Frederick Koch, SrVP&TO
PersTr: James E. Thielen, TO
ComTrF,EmplBen: Dennis Egel, TO

Waverly

FIRST NATIONAL BANK OF WAVERLY
P.O. Box 837 50677
319/352-1340 Tr$4.9 Mil
Hd: Rodney Drenkow, VP&TO

STATE BANK OF WAVERLY
P.O. Box 58 50677
319/352-4556 Tr$5 Mil
Hd: Paul A. Meyers, SrTO

Webster City

THE FARMERS NATIONAL BANK
P.O. Box 370 50595
515/832-1133 Tr$6 Mil
Hd: L. Richard Anderson

66.7% of the subscribers of
TRUSTS & ESTATES
handle charitable requests.

Wellman

WELLMAN SAVINGS BANK
P.O. Box A 52356
319/646-6011 Tr$2 Mil
Hd: S. R. Barber, Chm
Daniel H. Doyle, Pres
EmplBen: Roger Borup, ExecVP

West Branch

WEST BRANCH STATE BANK
P.O. Box 518 52358
319/643-5344 Tr/u$1 Mil
Hd,PersTr: L. C. Rummells, Pres&TO
John W. Kofoed, ExecVP&TO

West Burlington

WEST BURLINGTON SAVINGS BANK
P.O. Box 100 52655
319/754-7501
Hd: Charles N. Gross, ExecVP&TO

West Des Moines

WEST DES MOINES STATE BANK
P.O. Box 65020 50265
515/225-2300 Tr$10.9 Mil
Hd: David Milligan, 1stVP&TO

West Liberty

THE WEST LIBERTY STATE BANK
P.O. Box 78 52776
319/627-2191 Tr$2.5 Mil
Hd: R. T. Rehmke, Pres

West Union

FIRST NATIONAL BANK
P.O. Drawer 233 52175
319/422-3883 Tr$3.1 Mil
Hd: Bruce Crandall, ExecVP

Wheatland

FIRST TRUST & SAVINGS BANK
P.O. Box 218 52777
319/374-2471
Hd: Dennis Henning, Pres&TO

Wilton

WILTON SAVINGS BANK
P.O. Box 556 52778
319/732-2077 Tr$8 Mil
Hd: Ronald W. Follmann

Winfield

PEOPLES STATE BANK
52659
Tr/u$1 Mil
Hd: Michael Garris

Winterset

UNION STATE BANK
P.O. Box 110 50273
515/462-2161 Tr$15 Mil
Hd: D. A. Bolton, Pres&TO

Wyoming

CITIZENS STATE BANK
P.O. Box B 52362
319/488-2211 Tr/u$1 Mil
Hd: Harlan Q. Jacobson
Geraldine F. Lousen, AsstTO

KANSAS

Abilene

CITIZENS BANK AND TRUST CO.
Fourth & Spruce 67410
913/263-2210 Tr$5 Mil
Hd: Chuck Lyman, VP&TO
TrOpers: Barbara Emig, AsstTO

Albert

THE FARMERS BANK & TRUST
P.O. Box 100 67511
316/923-4212 Tr/u$1 Mil
Hd: William Robbins, Pres&TO
ComTrF,TrOpers: Richard Schenk, AsstTO

Anthony

THE CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 250 67003
316/842-5164 Tr$3.5 Mil
Hd: Charles Masner, Pres&TO

Arkansas City

THE HOME NATIONAL BANK
P.O. Box 1047 67005
316/442-4040 Tr$24 Mil
Hd: Stephen A. English, VP&TO
Roger A. Brown, Pres&TO
Robert A. Brown, Chm&TO

Atchison

THE CITY NATIONAL BANK
626 Commercial St.
P.O. Box 309 66002
913/367-3412 Tr/u$10 Mil
Hd: June Lynn, VP&TO
TrOpers: Janet Jackson

EXCHANGE NATIONAL BANK & TRUST CO.
P.O. Box 438 66002
913/367-6000 Tr/u$20 Mil
Hd: Paul H. Adair
TrOpers: Kathy Clark

Atwood

FARMERS BANK & TRUST
P.O. Box 279 67730
316/626-3233
Hd: Barnabas D. Horton

Augusta

AUGUSTA BANK & TRUST
P.O. Box 400 67010
316/775-2227
Hd: Jean Lunsford, VP

Baxter Springs

AMERICAN NATIONAL BANK
P.O. Box 597 66713
316/856-2301 Tr$1 Mil
Hd: Geraldine Randall

Beloit

GUARANTY STATE BANK & TRUST CO.
201 S. Mill St. 67420
913/738-3501 Tr$8.1 Mil
Hd: Marcia A. Hauck, VP&SrTO
Thomas L. Pruitt, VP&AsstTO
Jane Pruitt, TrAcctAdm
Joni Clark, TrSec

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316/364-8611 Tr/u$1 Mil
Hd: W. F. Dreiling

Chanute

THE FIRST NATIONAL BANK
P.O. Box 598 66720
316/431-4200
Hd: Paula Bevans, VP&SrTO

Clay Center

UNION STATE BANK
67432
913/632-3122
Hd: Chester W. Oberg, Pres&TO

Coffeyville

THE FIRST NATIONAL BANK
P.O. Box 567 67337
316/251-0200 Tr/o$35 Mil
Hd: Phillip W. Hocker, VP&SrTO
Laudine S. Luhn, AsstVP&TO

Colby

THE THOMAS COUNTY NATIONAL BANK
P.O. Box 717 67701
913/462-3313 Tr$2 Mil
Hd,EmplBen,TrOpers,Nb:
Dale D. Harkins, Chm
Max G. Mountford, AsstTO

Concordia

CLOUD COUNTY BANK & TRUST
P.O. Box 409 66901
913/243-3211 Tr$13.3 Mil
Donald R. LacKamp, Pres&TO
Hd: Jill A. Casado, VP&TO
Debbie Deneault, AsstVP&TO

Dodge City

FIDELITY STATE BANK & TRUST CO.
P.O. Box 1120 67801
316/227-8586 Tr$7 Mil
Hd,PersTr,CorpTr,EmplBen:
Donice Mink, AsstTO
Donna Kline, AsstTO

El Dorado

FIRST NATIONAL BANK & TRUST CO.
200 N. Main St. 67042
316/321-5200 Tr$4 Mil
Hd,Nb: Rod Ziegler, Pres&TO
Venettia Maddux, AsstTO

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Hd: Stephen C. Funk, VP&TO
TrOpers,TDP: Yvonne J. Lee, TrSec
EmplBen: Gary B. Harbaugh, AsstTO
Nb: Richard C. Milhon, VP

Ellis

ELLIS STATE BANK
916 Washington St. 67637
Hd: J. M. Downing

Emporia

CITIZENS NATIONAL BANK & TRUST CO.
6th & Commercial Sts. 66801
316/342-5350 Tr$51 Mil
Hd: Glenn E. Tague, SrVP&TO
PersTr: Mike Slattery, AsstVP&TrAdmO
TrOpers: Rosella M. DeMotte, AsstVP&TOpO

EMPORIA STATE BANK & TRUST CO.
P.O. Box 807 66801
316/342-3454 Tr$23.5 Mil
Hd: Howard G. Gunkel, ExecVP&TO
PersTr: Jeffrey L. Morrow, AsstTO
TrOpers: Linda Lane, TOpO

Eureka

HOME BANK & TRUST CO.
P.O. Box 620 67045
316/583-5516 Tr/o$2 Mil
R. D. Rucker, Pres&TO
Rick D. Smith, SrVP&TO
Monte Harden, AsstVP&AsstTO

Garden City

FIDELITY STATE BANK
P.O. Box F 67846
316/276-2314
Hd: Richard R. Eads, SrVP&TO

Gardner

FARMERS BANK & TRUST CO.
66030
913/884-7715 Tr/u$1 Mil
Hd: Shannon De Weese

Garnett

GARNETT STATE SAVINGS BANK
P.O. Box 329 66032
913/448-3111
Hd: Loran W. Wilson

Goodland

FIRST NATIONAL BANK
P.O. Box 570 67735
913/899-5611 Tr$17 Mil
Hd: Alan Deines, SrVP&TO

GOODLAND STATE BANK & TRUST CO.
P.O. Box 499 67735
913/899-2342 Tr$1 Mil
Hd: L. D. Goodwin, Pres&TO
Arthur Jones, Csh&AsstTO

Great Bend

AMERICAN STATE BANK & TRUST CO.
Broadway at Main, P.O. Box 227 67530
316/792-1761 Tr$2.5 Mil
Hd: Clyde O. Burnside, Jr., SrVP&TO

SECURITY STATE BANK
P.O. Box 909 67530
316/792-2521
Hd: J. A. Mermis, Jr., VChm,TO&CEO

Hays

FARMERS STATE BANK & TRUST CO.
P.O. Box 10 67601
913/625-6542 Tr$14.3 Mil
Hd: George K. Corbett, VP&TO
TrInv: Richard L. Ramsey, VP&IO
Charles R. Mikkelsen, AsstTO
FIRST NATIONAL BANK
P.O. Box 400 67601
913/625-6595, Ext. 45 Tr$4 Mil
Hd: Evelyn L. Schumacher

Hiawatha

CITIZENS STATE BANK & TRUST CO.
P.O. Box 360 66434
913/742-2101 Tr$9 Mil
Hd: Russell M. Shields, TO
Fredrecia H. Kepple, TOpO&AsstTO
TrOpers: Tami Peters
Betty Witte
MORRILL & JANES BANK & TRUST CO.
7th & Delaware Sts. 66434
913/742-2121 Tr$5 Mil
Hd,Nb: Harlin L. Schram, Pres&TO
PersTr,CorpTr: Gerald C. Speidel, Jr., ExecTO
TrInv,ComTrF: Susan I. Scarbrough
Leo Tritsch
Edward Sourk
Scott Foster

Hill City

THE CONSOLIDATED STATE BANK
101 East Cherry St., P.O. Box 369 67642
Hd: R. W. Culley, Pres

Hoxie

HOXIE STATE BANK
P.O. Box 77 67740
913/675-3261 Tr/u$1 Mil
Hd: Harriet C. Shatzell, Pres&TO
PersTr: Sam L. Smith, VP&Csh
TrOpers: Helen A. Shaw, VP&AsstTO
Nb: Kenneth Kahle, VP&TO

Hutchinson

BANK OF KANSAS
P.O. Box 1707 67504-1707
316/663-5011
Hd: D. Densmore Shute Hart, Pres
TrOpers: Stuart L. Schrader, TO
CENTRAL STATE BANK
P.O. Box 1366 67501
316/663-0610 Tr$22 Mil
Hd: Thomas A. Ackerman, ExecVP&TO
Terry L. Henry, TO
FIRST NATIONAL BANK
1 N. Main St. 67501
316/663-1521 Tr$80 Mil
Hd,ComTrF: Don Adams, SrVP&TO
PersTr,Nb: Dave Hederstedt, VP&TO
Thelma Huffman, TO
TrInv: Edwin Coons, VP&TrInvO
HUTCHINSON NATIONAL BANK & TRUST CO.
P.O. Box 1488 67501
316/662-0561 Tr$103 Mil
Hd: Shirley Long
PersTr,CorpTr: Dean Kennedy
TrInv,ComTrF: Dale Page
EmplBen: William Mills
TrOpers: Chris Bontrager
Est&ClAccts: Steven Engelhardt

Independence

CITIZENS NATIONAL BANK
P.O. Box 687 67301
316/331-3100 Tr$4 Mil
Hd: Albert K. Sewell, Chm&TO
THE INDEPENDENCE STATE BANK OF INDEPENDENCE, KS
P.O. Box 726 67301
316/331-4800 Tr$1.5 Mil
Hd: Ben F. Boys, TO
PersTr: Martha Swanson, AsstTO

Inman

THE BANK OF INMAN
P.O. Box 307 67546
316/585-6431 Tr/o$26 Mil
Hd: Adolyn C. Bartels, Chm&TO
Robert A. Bartels, ExecVP&TO

Iola

ALLEN COUNTY BANK & TRUST
P.O. Box 428 66749
316/365-6921 Tr$4.78 Mil
Hd: Margaret E. Bryson, VP&TO
IOLA BANK & TRUST CO.
66749
316/365-3101 Tr$2 Mil
Hd: Howard K. Gilpin, Pres&TO

Junction City

CENTRAL NATIONAL BANK of JUNCTION CITY
P.O. Box 700 66441
913/238-4114 Tr$16 Mil
Hd: Dan E. Craig, VP&TO
Della Schnackenburg, AsstTO
THE FIRST NATIONAL BANK & TRUST COMPANY OF JUNCTION CITY, KANSAS
P.O. Box 348 66441
913/762-4121 Tr$3 Mil
Hd: Don Uptegrove, VP&TO

Kansas City

BROTHERHOOD BANK & TRUST COMPANY
756 Minnesota Ave. 66101
913/321-4242 Tr$10 Mil
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PersTr,CorpTr,TrInv,Nb: Thomas W. Johnson, AsstVP&TO
EmplBen,TrOpers,TDP: Rose Marie Peel, AsstCsh&TO
COMMERCIAL NATIONAL BANK
6th & Minnesota Ave. 66117
913/371-0035 Tr$200 Mil
Hd: Wm. C. Tempel, SrVP
PersTr,EmplBen: Earl D. Tjaden, VP
CorpTr: R. H. Hamilton, VP&TO
TrOpers: Shirley Mattox, TO
TrInv: James L. Moffett, CFA,VP&TrInvO
Nb: Dennis Hudson, VP
HOME STATE BANK
P.O. Box 1370 66117
913/321-3333 Tr$10 Mil
Hd: Charles Eklund, SrVP&TO
TrOpers: Mrs. Ruth Whitmore, AsstTO
INDUSTRIAL STATE BANK
32nd & Strong Ave. 66106
913/831-2000 Tr/u$1 Mil
Hd,PersTr,CorpTr,TrInv: George J. Buser, Jr., TO
MARK TWAIN KANSAS CITY BANK
4901 Main St., P.O. Box 30145 64112
816/756-1300 Tr$8.7 Mil
Hd,PersTr: Terry R. Post, Pres
CorpTr,EmplBen: Michael J. Patton, VP
TrOpers: Cheryl Hess
ROSEDALE STATE BANK & TRUST CO.
3500 Rainbow Blvd. 66103
913/236-7700 Tr$3.5 Mil
Hd: Patricia Mount, AsstTO

SECURITY NATIONAL BANK OF KANSAS CITY
One Security Plaza 66117
913/621-8430 Tr$30 Mil
Hd: Fred N. Bosilevac, Jr., SrVP&SrTO
PersTr: Patricia Parthe, AsstVP&TO
Denise Roberts, TO
CorpTr: Raymond J. Hintz, VP&TO
Brian Jordan, TO
Margaret Hackett, AsstTO
Lynn Swift, TO
TrInv: James H. Slocomb, VP&TrInvO
EmplBen: Sheryl Dick, TO
TrOpers: Dave Phillips, TOpO
THE TWIN CITY STATE BANK
1906 West 43rd St. 66103
913/362-5350 Tr$3 Mil
Hd: T. M. Higgins, Jr., Pres&TO

Larned

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 29 67550
316/285-3177 Tr$6.9 Mil
Hd: Robert H. Haymaker, ExecVP&TO
FIRST STATE BANK & TRUST CO.
116 W. 6th St. 67550
316/285-6931 Tr$7.5 Mil
Hd: D. Ray Reep, VP&TO

Lawrence

DOUGLAS COUNTY BANK
9th & Kentucky Sts. 66044
913/843-7474 Tr$6.5 Mil
Hd: J. Michael Davies, VP&TO
FIRST NATIONAL BANK
900 Massachusetts St. 66044
913/843-0152 Tr$60 Mil
Hd: John S. Maurer, Jr., VP&TO
PersTr: Marjorie H. Smith, TO
PersTr: Phil Watson, AsstTO
TrInv: Elizabeth B. A. Miller, AsstTrInvO
TrOpers: Nancy Cluchey, AsstTOpO
LAWRENCE NATIONAL BANK & TRUST CO.
P.O. Box 369 66044
913/841-5555 Tr$40 Mil
Hd: Jack B. Rader, VP&SrInvO
TrOpers: James B. Farris, AsstVP&TO
UNIVERSITY STATE BANK
955 Iowa St. 66044
913/843-4700 Tr$12 Mil
D. A. Johnston, Pres
Gary D. Hale, VP&TO
June Michel, TrAdm

Leavenworth

FIRST NATIONAL BANK & TRUST CO. OF LEAVENWORTH
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913/682-2265
Hd: Bill McAfee, VP
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401 Delaware St. 66048
913/682-0001 Tr$20 Mil
Hd: Ronald A. Barker, SrVP&SrTO
EmplBen: Pauline C. Graeber, TO
TrOpers: Sabrina Allison, AsstTO

Lenexa

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P.O. Box 14040 66215
913/888-5555 Tr$2.9 Mil
Hd: Thomas F. Womack, 1stVP&TO
PersTr: Sheryl K. Bosilevac, AsstTO

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See Page 213

KANSAS (Cont'd)

Liberal

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P.O. Box 1217 67901
316/624-1971 Tr$2.6 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF: Leon A. Frank, Csh&TO
EmplBen,TrOpers: Phyllis Woodward, AsstTO

THE PEOPLES NATIONAL BANK
P.O. Box 189 67901
316/624-2574 Tr$1.8 Mil
Hd: James F. Thompson, Pres&TO

Lindsborg

THE FARMERS STATE BANK
P.O. Box 231 67456
913/227-3344 Tr$2 Mil
Gene L. Larson, Pres&TO

Manhattan

CITIZENS BANK AND TRUST COMPANY
P.O. Box 218 66502
913/776-9400 Tr$4 Mil
Hd: Carolyn J. Fellows, AsstVP&AsstTO

FIRST NATIONAL BANK
701 Poyntz 66502
913/527-0200 Tr$9.9 Mil
Hd: Dana B. Dodderidge, VP&TO

UNION NATIONAL BANK & TRUST CO.
P.O. Box 1087 66502
913/537-1234 Tr$23 Mil
Hd: Kennard B. Kopp, VP&TO
TrOpers: Connie Busick, AsstTO
Nb: Jim Kastner, VP

Marysville

EXCHANGE BANK OF SCHMIDT & KOESTER
P.O. Box 311 66508
913/562-2344 Tr$4 Mil
Hd: William L. Bryant, SrVP&TO
EmplBen,TrOpers: Pearl Ann Shubkagel, VP&AsstTO
TDP: Andrea Rickert

McCune

McCUNE STATE BANK
66753
316/632-4267 Tr/u$1 Mil
Hd: Richard J. Proehl

McPherson

HOME STATE BANK & TRUST
223 North Main St. 67460
316/241-3732 Tr/u$1 Mil
Hd: Paul Ediger, SrVP&TO

McPHERSON BANK & TRUST CO.
P.O. Box 927 67460
316/241-0412 Tr$50.5 Mil
Hd,PersTr,CorpTr: Rodger A. Swanson, SrVP&TO
TrInv: Ken Swanson
Farm: Charles Williams
EmplBen: Eldon J. Wiens, AsstTO
Nb: Kathy Ensz, AsstSec
TrAdm: Bob Robertson, AsstVP

PEOPLES BANK & TRUST CO.
P.O. Box 1226 67460
316/241-5023 Tr$30 Mil
AdminHd: Peggy van Asselt, VP&TO
Don Reed, VP&TO
Wilbur Yoder, ChmBd&TO
Stan Sargent, VChmBd&TO
Naomi Rafaelsen, TrSec

Mission

THE MISSION BANK
5201 Johnson Drive 66205
913/831-2400 Tr$30 Mil
Hd,PersTr,Nb: Allen Cinnamon, VP&TO
PersTr,TrOpers: Rosella J. Hoglund, TO

Moundridge

THE CITIZENS STATE BANK
201 South Christian Ave. 67107
316/345-6317
Hd: Joe W. Goering, Chm

Norton

FIRST SECURITY BANK & TRUST CO.
P.O. Box 383 67654
913/877-3313 Tr$4.1 Mil
Hd: Stephens Smiley

Oakley

FARMERS STATE BANK
P.O. Box 546 67748
913/672-3251
Hd: L. H. Medlin, Chm&SrTO
Wm. B. Griffith, Pres&TO

Olathe

FIRST NATIONAL BANK
P.O. Box 250 66061
913/782-3211 Tr$3 Mil
Hd: Earl L. Chandler, Pres
TrInv,Nb: Geoff E. Butler, VP
PersTr,CorpTr,ComTrF,EmplBen: Juanita M. Turner

PATRONS STATE BANK & TRUST CO.
P.O. Box 400 66061
913/782-3010 Tr$23 Mil
J. Robert Dunehoo, TO
Mike Christensen, TO

Osborne

THE FIRST STATE BANK & TRUST
203 West Main St. 67473
913/346-5421 Tr/u$1 Mil
Hd: David Haskins, Pres&TO
Richard Linton, VP&AsstTO

Ottawa

PEOPLES NATIONAL BANK & TRUST
P.O. Box 8 66067
913/242-2900 Tr$6 Mil
Hd: Winton A. Winter, Pres&TO
Ransom Bennett, Jr., ChmBd,CEO&AsstTO
R. C. Winchester, Csh&AsstTO

Overland Park

FIRST CONTINENTAL BANK & TRUST
9500 Mission Rd. 66206
913/381-1000 Tr$11 Mil
Hd: Jennifer D. Nicholson, VP&TO
William M. Dana, Jr., VP&AsstTO

METCALF STATE BANK
P.O. Box 4249 66204
913/648-4540 Tr$4.0 Mil
Hd: Ben Craig, Pres&TO

OVERLAND PARK STATE BANK AND TRUST COMPANY
80th & Metcalf 66204
913/648-2800 Tr$100 Mil
Hd: Florent Wm. Wagner, SrVP&TO
PersTr: Willard M. Mellott, TO
TrInv,ComTrF: L. A. Mussman, InvAdm
PersTr,TrInv,Nb: R. W. Brillhart, Jr., VP&TO
TrOpers: Eleanor M. Kalis
EmplBen,CorpTr: Donald L. Erie

VALLEY VIEW STATE BANK
7500 W. 95th St. 66212
913/381-3311 Tr$8 Mil
Hd: George J. Buser, Jr., VP&TO
Mary Ann Adams, AsstTO

Paola

CITIZENS STATE BANK
P.O. Box 230 66071
913/294-2321
Hd: L. M. Schwartz, Pres&TO
TrOpers: Judith L. Estes, AsstVP&AsstTO
EmplBen,Nb: N. J. Chamberlin, SrVP&AsstTO

MIAMI COUNTY NATIONAL BANK
P.O. Box 369 66071
913/294-4311 Tr$20 Mil
Hd: W. C. Hartley, Pres&TO

Parsons

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 877 67357
316/421-5700 Tr$2 Mil
Hd: R. N. Robbins, Pres&TO

PARSONS COMMERCIAL BANK
P.O. Box 407 67357
316/421-1000 Tr$4 Mil
Hd: Douglas Dawson, Pres&TO
R. E. Feess, ChmBd&AsstTO
Ray Jacquinot, VP&TO
Mary L. Nichols, AsstTO

STATE BANK OF PARSONS
94 Parsons Plaza 67357
316/421-2500 Tr/u$1 Mil
Hd: Ms. Wilma D. Scott, VP&TO

Phillipsburg

THE FIRST NATIONAL BANK OF PHILLIPSBURG
P.O. Box 627 67661
913/543-6511 Tr$2.6 Mil
Hd: C. I. Moyer
PersTr: Dennis L. Deschner, AsstTO
PersTr: Marie Robinson, Sec

Pittsburg

CITY NATIONAL BANK OF PITTSBURG
P.O. Box 326 66762
316/231-8400 Tr$11.8 Mil
Hd: C. Mark Cole, VP&TO
TrOpers: Eleanor Snider, AsstCsh&AsstTO

FIRST STATE BANK & TRUST CO.
407 N. Broadway 66762
316/231-2000 Tr$12.5 Mil
Hd: A. L. Burgert, Pres&TO
TrOpers: Miss Marie Devoss, TrAdm

NATIONAL BANK OF PITTSBURG
P.O. Box 599 66762
316/231-0600 Tr$16 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: Paul A. Kirk, VP&TO
PersTr,TrOpers: Christine E. Fogliasso, TO

Prairie Village

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6940 Mission Rd. 66208
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PersTr: Courtney B. Jones, VP
EmplBen: Michael L. Best, TO
TrInv: Robert B. Hobbs, VP

THE SOUTHEAST BANK
P.O. Box 8266 66208
913/649-5200 Tr$75 Mil
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PersTr: Rex Shewmake, Jr., VP&TO
TrOpers: Dora Jambrosic, TOpO

Pratt

FIRST NATIONAL BANK
P.O. Box N 67124
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Hd: Homer F. Davault, SrVP&TO
David T. Chandler, TO
Don C. Peters, TO

THE PEOPLES BANK
P.O. Box C 67124
316/672-5611 Tr$28 Mil
Hd: Howard K. Loomis, Pres
PersTr,Nb: Inga W. Sloan, TO
CorpTr,TrInv,EmplBen,TrOpers,TDP: Frederick S. Loomis, TO

Russell

HOME STATE BANK
P.O. Box 473 67665
913/483-2191 Tr$1 Mil
Hd: Max P. Horn, ExecVP&TO
RUSSELL STATE BANK
P.O. Box 713 67665
913/483-3123 Tr$10 Mil
Hd: John Harral, TO

St. Francis

CHEYENNE COUNTY STATE BANK
P.O. Box 645 67756
913/332-2145
Hd: Robert E. Alsup, Pres&TO
CITIZENS STATE BANK
P.O. Box 515 67756
913/332-3333 Tr/u$1 Mil
Hd: Ronald Louden

Salina

FIRST BANK & TRUST CO.
235 S. Santa Fe
P.O. Box 1347 67401
913/825-2211 Tr/o$8 Mil
Hd: Glenn J. Ethridge, TO
FIRST NATIONAL BANK & TRUST CO.
P.O. Box 839 67401
913/827-5564 Tr$35 Mil
Hd: William Brelsford, SrVP&TO
Jim Berglund, ExecVP&AsstTO
Gerald Shadwick, Pres&AsstTO
Linda Kroll Gutierrez, TO
THE NATIONAL BANK OF AMERICA AT SALINA
100 S. Santa Fe 67401
913/825-0511 Tr$24 Mil
Hd: W. F. Gilles, SrVP&TO
TrOpers: Helen Morrison, VP&TO
PLANTERS BANK & TRUST CO.
138 N. Santa Fe 67401
913/825-7221 Tr$85 Mil
Hd: Mark L. Miller, SrVP&TO
Julie Sager, VP&TO

Scott City

FIRST NATIONAL BANK
P.O. Box 280 67871
316/872-2143 Tr$2 Mil
Hd: Helen Fleming, VP&TO
Louis F. Grosjean, AsstTO
SECURITY STATE BANK
506 Main Street 67871
316/872-2109 Tr$1 Mil
Hd: Duane K. Ramsey

Shawnee

SHAWNEE STATE BANK
11101 Johnson Dr. 66203
913/631-6300
Hd: Juanita Gray, VP&TO
William F. Daniels, SrVP&AsstTO

Shawnee Mission

MIDAMERICAN BANK & TRUST CO.
4700 West 50 Terrace
P.O. Box 2947 66201
913/384-3450 Tr$56 Mil
Hd,CorpTr,Nb: Michael A. Kleinman, VP&SrTO
PersTr,Est: Michael A. Donnici, TO
EmplBen,TrOpers: Virginia M. Lawson, TO

Smith Center

SMITH COUNTY STATE BANK & TRUST CO.
P.O. Box 307 66967
913/282-6682 Tr$17 Mil
Hd: L. Blaine Rush, ExecVP
Maxine Meyer, VP&AsstTO
Randy Rush, VP&AsstTO

★Topeka

CAPITAL CITY STATE BANK & TRUST CO.
P.O. Box 1433 66601
913/266-4575
Hd: Bruce G. Erickson, VP&TO
THE COLUMBIAN NATIONAL BANK AND TRUST COMPANY
P.O. Box 2697 66601
913/233-6868 Tr$10.5 Mil
Hd: Daryl V. Craft, VP&TO
COMMERCE BANK & TRUST
31st & Topeka 66611
913/295-0402 Tr$241 Mil
DeptHd,PersTr,Est,EmplBen,Nb: Robert L. Derstein, SrVP&TO
PersTr,Est,CorpTr,EmplBen,Nb: Donna Brozen, VP&TO
TrOpers: Jerry K. Anderson, SrVP&Comp
FIDELITY STATE BANK & TRUST CO.
P.O. Box 1737 66601
913/233-3465 Tr$2.5 Mil
Hd: Dennis D. Rogers
FIRST NATIONAL BANK OF TOPEKA
P.O. Box 88 66601
913/295-3450 Tr$245 Mil
Hd: Rudy E. Wrenick, Jr, SrVP&TO
Richard D. Shiney, SrVP&SrTO
CorpTr,EmplBen: Walter Clark, AsstVP&TO
TrInv,ComTrF: Craig MacPherson, VP&TrInvO
TrOpers: Marc J. Andreoli, AsstVP&TOpO
Nb: John Hartmann, VP&TO
FIRST STATE BANK & TRUST CO.
824 Kansas Ave.
P.O. Box 2429 66601
913/232-7288 Tr/u$1 Mil
Hd: W. Sewall Macferran, Pres
HIGHLAND PARK BANK AND TRUST
P.O. Box 5228 66605
913/266-8521 Tr$6.5
Hd: Lanny Kimbrough. Pres
KAW VALLEY STATE BANK & TRUST CO.
P.O. Box 8009 66608
913/232-6062 Tr$8 Mil
Hd: Glenn Swogger, Chm
MERCHANTS NATIONAL BANK OF TOPEKA
P.O. Box 178 66601
913/233-2530 Tr$177 Mil
Hd: Stephen R. Page, VP&TO
PersTr: Billie Pohl, SrTO
TrInv: Sharon Johnson, IO
Robert W. Green, TO
TrOpers: Marilyn L. Friesen, TOpO
PersTr,Prob: Kirk L. Johnson, TO
EmplBen: Carolyn J. Dunigan, TO
TrOpers: Helen W. Riner, AsstTOpO
SOUTHWEST BANK & TRUST
1701 Gage Blvd. 66604
913/272-7575 Tr$6.5 Mil
Hd,TrInv: Van C. Stone, SrVP&TO
PersTr,CorpTr,EmplBen,TrOpers,Nb: John M. Davies, VP&TO
TOPEKA BANK & TRUST
701 Kansas Ave. 66601
913/233-1515 Tr$10 Mil
Hd: John S. Finden, Pres&TO
John P. Moore, Jr., VP&TO

Ulysses

THE GRANT COUNTY STATE BANK
P.O. Box 388 67880
316/356-4142 Tr$3 Mil
Hd: Thomas J. Pinnick, TO

Wamego

KAW VALLEY STATE BANK & TRUST CO.
P.O. Box 245 66547
913/456-2021 Tr/u$1 Mil
Hd: M. Ben Meek, Pres

Waverly

STATE BANK OF WAVERLY
P.O. Box 58 50677
319/352-4556 Tr$3.4 Mil
Hd: Paul A. Meyers, SrTO

Whiting

THE STATE BANK
66552
913/873-3121
Hd: Ronald Jenson

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KANSAS (Cont'd)

Wichita

BOULEVARD STATE BANK
2300 East Lincoln St. 67211
316/261-5573 Tr$2.0 Mil
Hd: B. A. Kreutzer, ExecVP
TrOpers: Dale Meyer, VP&Cont

CENTRAL BANK & TRUST
3433 East Central St. 67208
316/686-7111 Tr$8 Mil
Hd: H. E. Gingerich, VP&TO

FIRST NATIONAL BANK IN WICHITA
P.O. Box One 67201
316/268-1450 Tr$400 Mil
Hd: E. A. Duguid, SrVP&SrTO
PersTr: S. C. Woods, VP&TO
T. H. Schupp, VP&TO
Nb: Roger Zellers, VP&TO
RE: Elmer Pelton, VP&REO
CorpTr,EmplBen: John W. Knox, CTO
TrInv: Richard Spurgeon, VP&TrInvO
TrOpers: Carole Neal, Mgr

FOURTH NATIONAL BANK & TRUST COMPANY, WICHITA
P.O. Box 1122 67201
316/261-4361 Tr$765 Mil
Hd: Michael R. Ritchey, ExecVP&SrTO
Legal&TaxCoun: Earle H. Loveless, VP&TO
PersSvcsDept: Dwight L. Oppliger, VP&TO
BusSvcsDept: Patrick C. Woodward, VP&TO
TrOpers: Larry E. Franklin, VP&TO
TrInv: Cleo G. Simmonds, VP
Nb: Timothy J. Maher, VP&TO

KANSAS STATE BANK & TRUST CO.
123 N. Market St. 67202
316/266-6655 Tr$125 Mil
Hd: Britt M. Brown, SrVP&TO
TrInv: Everett S. Stepherson, Jr.

NATIONAL BANK OF WICHITA
P.O. Box 516 67201
316/943-2211 Tr/u$1 Mil
Hd: Gayle Thomas, AsstVP&AsstTO

SOUTHWEST NATIONAL BANK
P.O. Box 1401 67201
316/264-5303 Tr$50 Mil
Hd,CorpTr,Nb: E. Gordon Johnson, SrVP&TO
PersTr,TrInv,EmplBen: Richard A. King, VP&TO
TrOpers: Kimberly Ufford, AsstTO

UNION NATIONAL BANK
P.O. Box 637 67201
316/261-4918 Tr$200 Mil
Hd: Mont C. Draper III, ExecVP&TO
PersTr: Carol Ball, VP&TO
CorpTr: Melba Diad, AsstTO
TrInv,ComTrF: Stephen A. Schroeder, VP&TrInvO
TrOpers: John P. Ewing, VP&TOpO
EmplBen: Brenda K. Flick, EBA
Nb,BusDev: Bradley Sidener, AsstTO

UNITED AMERICAN BANK & TRUST CO.
P.O. Box 970 67201
316/262-5111 Tr$2.5 Mil
Hd: Kenneth M. Nohe, VP,GCoun&TO

Winfield

FIRST NATIONAL BANK
P.O. Box 545 67156
316/221-1650 Tr$20 Mil
Hd: David L. Galliart, TO
Raymond King, TO
Rosemary Clayton, AsstTO

Yates Center

THE STATE EXCHANGE BANK
101 South State St. 66783
316/625-2125 Tr/u$1 Mil
Hd: W. E. Oakes, Pres

KENTUCKY

Ashland

BANK OF ASHLAND, INC.
1422 Winchester Ave. 41101
606/329-9797 Tr$9.6 Mil
Hd: James H. St. Charles, TO

FIRST BANK & TRUST COMPANY OF ASHLAND
P.O. Box 671 41101
606/329-2222 Tr$105 Mil
Hd: John H. Mays, VP&SrTO
PersTr: Kenneth W. Golliher, TO
TrOpers: Linda R. Ward, AsstTO

THIRD NATIONAL BANK
P.O. Box 1270 41101
606/329-2900 Tr$111 Mil
Hd: C. Ronald Christmas, SrVP&CFO
PersTr: Steven L. Simmerman, VP&TO
TrOpers: Sandra F. Tilton, TOpO
EmplBen: Deborah S. Brom, AdmTO

Bardstown

WILSON & MUIR, BANKERS
P.O. Box 346 40004
502/348-5996
Hd: R. E. Sutherland, Pres&TO

Benton

BANK OF MARSHALL COUNTY
P.O. Box 37 42025
502/527-1383 Tr$3 Mil
Hd: Paul Thurman, AsstVP&TO

Berea

PEOPLES BANK & TRUST CO.
P.O. Box 191 40403
606/986-3175 Tr/u$1 Mil
Hd: Mike Marks, Pres

Bowling Green

AMERICAN NATIONAL BANK & TRUST CO.
922 State St. 42101
502/781-6111 Tr$33 Mil
Hd: Terry M. Hale, SrVP&SrTO
TrOpers: Wanda J. Scott, VP&TO
TrInv: D. Duncan Faxon, AsstVP&TO

BOWLING GREEN BANK & TRUST
Fountain Square 42101
502/782-1000 Tr$30 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb: Fred L. Tanner, SrVP&SrTO
PersTr,Admin,EmplBen: Shirley Campbell
TrOpers: Judy Hoerni
TrInv: Jan Morgan

CITIZENS NATIONAL BANK
P.O. Box 1020C 42101
502/781-5000 Tr$35 Mil
Hd: Robert R. Kirby, SrVP&SrTO
TrOpers: Patricia Smith, VP

Brooksville

FIRST NATIONAL BANK
P.O. Box 8 41004
606/735-2125
Hd: Henry Moorhead, Chm&Pres
TrOpers: David Appleman, AsstVP&AsstTO
Ronnie Monahon, Csh&AsstTO

Burgin

CITIZENS BANK & TRUST CO.
P.O. Box A 40310
606/748-5216 Tr/u$1 Mil
Hd: Robert D. Thompson, Pres&Csh

Burlington

PEOPLES DEPOSIT BANK
2252 Burlington Pike 41005
606/586-6212 Tr/u$1 Mil
Hd: Hollis Gritton, Pres

Cadiz

TRIGG COUNTY FARMERS BANK
P.O. Box 500 42211
502/522-6021 Tr$2.8 Mil
William Lawrence, VP&TO
Pauline J. Crump, TO

Calvert City

CALVERT BANK
P.O. Box 406 42029
502/395-7616
Hd: Larry M. Munson, Pres

Carlisle

DEPOSIT BANK
102 E. Main St. 40311
606/289-2205 Tr$1 Mil
Hd: William N. Young, Pres

Carrollton

FIRST NATIONAL BANK
P.O. Box 149 41008
502/732-4406 Tr/u$1 Mil
Hd: Malcolm L. Carraco, Pres

Clinton

CLINTON BANK
P.O. Box 98 42031
502/653-4001 Tr/u$1 Mil
Hd: Robert N. Black, ExecVP&TO

Corbin

FIRST NATIONAL BANK
P.O. Box 496 40701
606/528-2500 Tr$3.5 Mil
Hd: Mary E. Dunn, AsstTO
PersTr,CorpTr,ComTrF,Nb: Joe D. Blount, AsstTO
Randolph Stivers, TO
Lillian Harwood, AsstTO

Covington

COVINGTON TRUST & BANKING CO.
P.O. Box 712 41012
606/292-7540 Tr$50 Mil
Hd,TrInv,Nb: Richard H. Tapke, Jr., VP&SrTO
EmplBen,Nb: Robert V. Munninghoff, TO
PersTr,Nb: Martha A. Snider, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 307 41012
606/292-7750 Tr$35 Mil
Hd: Gordon Grant, VP&TO
PersTr: Susan Bunten, AsstVP&TO

PEOPLES-LIBERTY BANK & TRUST CO.
P.O. Box 589 41012
606/292-6161 Tr$40 Mil
Hd: Donnel F. Clark, SrVP&TO
TrInv: Lee Hoefinghoff, VP&TO
TrOpers: Emogene Fisk, AsstTO
PensBen: Robert Matre, TO

Cynthiana

THE FARMERS NATIONAL BANK
P.O. Box 188 41031
606/234-3100 Tr/u$1 Mil
Hd: Oma L. Doyle, AsstTO
John Stewart, TO

THE NATIONAL BANK OF CYNTHIANA
P.O. Box 400 41031
606/234-2530 Tr$2.5 Mil
Hd: Rhonda Brown, TO&AsstVP

Danville

CITIZENS NATIONAL BANK
P.O. Box 229 40422
606/236-5762 Tr$24 Mil
Hd: James E. Sullivan, VP&TO
PersTr: H. Glenn Sweet, AsstVP
TrOpers: Lisa Burke, AsstCsh&AsstTO

FARMERS NATIONAL BANK
P.O. Box 28 40422
606/236-2926 Tr$25 Mil
Hd: Morton M. Hoagland, VP&TO
TrOpers: Debby Hunt

Elizabethtown

CITIZENS BANK
P.O. Box C 42701
502/769-2301
Hd: James R. Fugitte, Pres&TO
Jeffrey Thomas, AsstTO

FIRST-HARDIN NATIONAL BANK
227 W. Dixie Ave. 42701
502/769-5941 Tr$24 Mil
TrOpers: Tom Reynolds

Elkton

ELKTON BANK & TRUST CO.
P.O. Box 98 42220
502/265-2200 Tr/u$1 Mil
Hd: Gary Traughber, Pres

Eminence

FARMERS DEPOSIT BANK
P.O. Box 126 40019
502/845-5639 Tr$2 Mil
Hd: F. C. Keiser, Pres&TO
Betty Land, VP&TO
Bill Covington, ExecVP&TO

Flemingsburg

FARMERS-DEPOSIT BANK
P.O. Box 387 41041
606/845-3551
Hd: James S. Hinton, TO

PEOPLES BANK OF FLEMING COUNTY
P.O. Box 367 41041
606/845-2461 Tr$1 Mil
Hd: Earl F. Homm, Pres
Sherrill W. Storey, Csh

Florence

BOONE STATE BANK & TRUST CO.
7911 US 42 41042
606/371-6014 Tr$8.2 Mil
Hd: Robert G. O'Brien

Fort Thomas

FORT THOMAS-BELLEVUE BANK
34 N. Ft. Thomas Ave., P.O. Box 111 41075
606/781-3700
Hd: Joyce E. Minning, TO
Jack E. Burleson, TO

★Frankfort

FARMERS BANK & CAPITAL TRUST CO.
P.O. Box 309 40601
502/227-7341 Tr$100 Mil
Hd: James H. Childers, VP&TO
PersTr: Ricky D. Harp, AsstTO
CorpTr,TrOpers: Nancy W. Whitaker, AsstTO
EmplBen: Wm. A. Powers, AsstTO
TrInv: Thomas Strode, AsstVP

STATE NATIONAL BANK
P.O. Box 599 40602
502/223-2161 Tr$4.8 Mil
Hd: Lois Coleman, AsstVP&TO

Franklin

FRANKLIN BANK & TRUST
P.O. Box 449 42134
502/586-7121 Tr/u$1 Mil
Hd: Leon Page, Pres
Delores Weidemann, VP
EmplBen: Ronnie Clark, SrVP

SIMPSON COUNTY BANK
P.O. Box 269 42134
502/586-4421 Tr$5 Mil
Hd: Billy F. Randolph, ExecVP&SrTO

Georgetown

FARMERS BANK & TRUST CO.
P.O. Box 651 40324
502/863-2393 Tr$2 1 Mil
Hd: Wanda C. Wilson, VP&TO

FIRST NATIONAL BANK & TRUST COMPANY
P.O. Box 464 40324
502/863-0111 Tr/o$3 Mil
Hd: Ann White, VP&TO

Glasgow

CITIZENS BANK & TRUST CO.
P.O. Box 419 42141
502/651-8383 Tr/o$5 Mil
Hd: Harold T. Matthews, Pres&TO
Wendell Honeycutt, VP&TO
Runelle Jackson, AsstTO

NEW FARMERS NATIONAL BANK
P.O. Box 258 42141
502/651-6141 Tr$7.7 Mil
Hd: Edward B. Hatchett, Jr., VP&TO
TrInv,TrOpers: Nancy M. Day, TO
CorpTr: Sharon Simmons, TrClk
Pat Caudel, Sec

Greenville

FIRST STATE BANK
P.O. Box 198 42345
502/338-1500 Tr$1 Mil
Hd: A. P. Cornette, Jr., VP&TO

Harlan

HARLAN NATIONAL BANK
P.O. Box 880 40831
606/573-4700 Tr/u$1 Mil
Hd: Herbert E. Kelley, VP,Csh&TO

Hartford

THE HARTFORD BANK & TRUST
314 Main Street 43247
502/298-3261 Tr/u$1 Mil
Hd: James H. Higginbotham, Pres&TO
David C. Brown, VP&AsstTO

Henderson

OHIO VALLEY NATIONAL BANK
P.O. Drawer 5 42420
502/826-7120 Tr$33.883 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: John E. Keeping, SrVP&rTO
PersTr,FarmMgmt: Scott P. Davis, AsstTO&FM

Hopkinsville

FIRST CITY BANK & TRUST CO.
1002 S. Virginia St. 42240
502/887-2249 Tr$20 Mil
Hd: Richard C. Brasher, SrVP&TO
ComTrF,EmplBen: Clarence Walker, VP&TO
TrOpers: Majorie Thompson

PLANTERS BANK & TRUST CO.
712 S. Main St. 42240
502/886-5151 Tr$40 Mil
Hd,Nb: William R. McRae, VP&SrTO
PersTrAdm,Nb: Wanda P. Boyd, TO
TrInv: Marshall T. Bassett, AsstTO
TrOpers: Faye W. Ferrell, TOpO

Lancaster

THE GARRARD BANK & TRUST CO.
P.O. Box 242 40444
606/792-2501 Tr/u$1 Mil
Hd: Mrs. Mary Lee Sharp, AsstVP&TO

Lawrenceburg

LAWRENCEBURG NATIONAL BANK
128 S. Main St. 40342
502/839-6921 Tr/u$1 Mil
Hd: Charles L. Cammack, VP

Lebanon

THE FARMERS NATIONAL BANK
136 West Main St. 40033
502/692-3177 Tr/u$1 Mil
Hd: T. E. Spragens, Jr., Pres

Leitchfield

THE CITIZENS BANK AND TRUST COMPANY OF GRAYSON COUNTY
118 South Main St. 42754
502/259-4001
Paul Gibson, Pres

Lexington

BANK OF COMMERCE & TRUST CO.
318 E. Main St. 40507
606/252-4971 Tr$75 Mil
Hd,TrOpers: Rosalie R. Ward, VP&TO
Hd,PersTr: James W. Hutcherson, VP&TO
TrOpers: Katherine Maupin, AsstVP&TO
Nancy Y. Fahs, AsstTO
Janice Tone, AsstTOpO
EmplBen: Matthew Beebe, AsstVP&TO

CENTRAL BANK & TRUST CO.
P.O. Box 1360 40590
606/253-6245 Tr$108 Mil
Hd: William S. Duffy, SrVP&TO
CorpTr,TrOpers: Marcia Prinsen, TO
PersTr: Norton G. Pritchett, Jr., TO
TrInv: Sherry L. Carpenter, AsstTO

CITIZENS UNION NATIONAL BANK & TRUST CO.
Citizens Bank Sq. 40507
606/254-1112 Tr$105 Mil
Hd,Nb: Brenda Tucker, ExecVP&TO
TrInv,ComTrF: Paul Slaton, VP&SrTO
TrInv: Jill Crouch, TrInvO
EmplBen,BusDev: H. D. Dodson, Jr, TO
PersTrMgr: Smith Hundley, TO
PersTr: Brian Borellis, TO
TrOpersMgr: Dennis DePrey, AsstVP&TO
TrCont/Mkt: Elsie McElhone, TO
TrRE&FarmMgmt: C. C. Carpenter, Mgr

FIRST SECURITY NATIONAL BANK & TRUST CO.
One First Security Plaza 40507
606/231-1000 Tr$500 Mil
Hd: H. L. Drew, ExecVP&TO
PersTr: Gerald Landis, 1stVP&TO
CorpTr,EmplBen: R. C. Cranfill, 1stVP&TO
TrInv: Jerry C. Troyer, VP&SrTrInvO
ComTrF: Frank Wilford, SrVP&TO
TrOpers: Tom Meyers, AsstVP&TO
Nb: Jack Cunningham, 1stVP&TO

SECOND NATIONAL BANK & TRUST CO.
Second Nat'l Plaza 40507
606/254-1161 Tr$142 Mil
Hd,Nb: Gary L. Rohrer, SrVP&TO
CorpTr,EmplBen: Arthur J. Bryson, VP&TO
PersTr: William C. Reynolds, Jr., TO
TrInv: John Guthman, TrInvO
TrOpers: Mrs. Winona Baker, TOpO
PersBanking: Mrs. Eloise Marrs, AsstTO

KENTUCKY (Cont'd)

London

CUMBERLAND VALLEY NATIONAL BANK & TRUST CO.
P.O. Box 709 40741
606/878-7010 Tr$1.9 Mil
Hd: Cookie Henderson, TO

Louisville

CITIZENS FIDELITY BANK & TRUST CO.
P.O. Box 33000 40296
502/581-3269 Tr$1.7 Bil
Hd: William T. Simpson, SrVP
TRUST ADMINISTRATION GROUP
Hd: Charles A. Walter, SrVP
PersTr: Emily L. Lawrence, VP
Ted L. Merhoff, VP
Jerry M. Weaks, VP
TrTax: Jackson I. Jones, VP
RE: James Couch, VP
INVESTMENT MANAGEMENT GROUP
Hd: Ronald J. Murphy, VP
PersTr: James B. Hill, VP
Thomas A. Pardue, VP
EmplBen: Donald L. Asfahl, VP
Res: John B. Franck, VP
FixedInc: A. George Baumann, IO
CORPORATE TRUST
E. J. Hughes, SrVP
TRUST OPERATIONS
Richard S. Crawford, VP
TRUST MARKETING
James J. Johannsen, VP

FIRST KENTUCKY TRUST COMPANY
P.O. Box 36010 40232
502/581-4328 Tr$2.6 Bil
Hd: Wm. O. Rudd, Pres
CorpTr: D. W. Weihe, VP
EmplBen: I. W. Quesenberry, VP
TrOpers: S. D. McCreary, VP
Nb: J. H. Yost
TDP: R. S. Fishback

LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 32500 40232
502/566-2000 Tr$1 Bil
James T. Crain, Jr., ExecVP
Robert G. Scherer, ExecVP
PERSONAL TRUST ADMINISTRATION DIVISION:
C. Barret Birnsteel, SrVP
John A. Brennan, SrVP
Jack M. Combs, Jr., SrVP
Douglas P. Neal, SrVP-Tax
CORPORATE TRUST ADMINISTRATION DIVISION:
EmplBen: Kennedy H. Clark, Jr., SrVP
Instit: Mary J. Nelson, VP
Cordell V. Lawrence, VP&CorpTrMgr
Michael C. Huettig, SrVP
TrOpers: Randall H. Devers, VP&TOpMgr
INVESTMENT MANAGEMENT DIVISION:
Robert C. Gray, Jr., SrVP&InvMgmtMgr
William G. Duncan, Jr., SrVP
Benjamin F. Few, Jr., SrVP
MARKETING/BUSINESS DEVELOPMENT DIVISION:
Steven L. Nelson, VP&Mgr

MID-AMERICA BANK OF LOUISVILLE & TRUST COMPANY
P.O. Box 1101 40201
501/581-5480 Tr$175 Mil
Hd: Orson Oliver, ExecVP
PersTr,TrInv,EmplBen: John Burkhardt, VP&TO
PersTr: Robert L. Haxton, TO

STOCK YARDS BANK AND TRUST CO.
P.O. Box 32890 40232
502/582-2571 Tr$300 Mil
Hd,TrInv,EmplBen,Nb: R. Keith Cullinan, ExecVP&TO
Neil B. Jesse, VP&IO
CorpTr: J. Sandy Cambron, AsstTO
TrTax: Kenneth E. Dolle, TO
TrOpers: Judy Garrett, TOpO

Madisonville

FARMERS BANK & TRUST CO.
P.O. Box 340 42431
502/821-5150 Tr$4.5 Mil
Hd: Mildred O. Whitfield, TO

KENTUCKY BANK & TRUST CO.
1 S. Main St. 42431
502/821-6075 Tr$15.1 Mil
Hd: Shirley W. Thomas, AsstVP&TO

PEOPLES BANK & TRUST CO.
P.O. Box K 42431
502/821-1661 Tr$2 Mil
Hd: William C. Ayer, Chm&TO
TrOpers: Betty Sirio, VP&AsstTO

Marion

FARMERS BANK & TRUST CO.
P.O. Box 151 42064
502/965-3106 Tr$350 Mil
Hd: H. D. Sullenger, Chm,Pres&TO

Mayfield

THE FIRST NATIONAL BANK OF MAYFIELD
P.O. Box 369 42066
502/247-1758 Tr$8.344 Mil
Hd: Frederick D. Blume, Pres&TO
TrOpers: Frances P. Ray, TOpO

Maysville

BANK OF MAYSVILLE
20 W. 2nd St. 41056
606/564-4001 Tr$4 Mil
Hd: Anne H. Follmer, TO

STATE NATIONAL BANK
33 W. 2nd St. 41056
606/564-3381 Tr$25 Mil
Hd: William A. Sanders, JrVP&TO
TrOpers: Barbara Gay
CorpTr,EmplBen: Brian Ashley, AsstTO
PersTr: Karen Ravencraft, AsstTO

Middleburg

FARMERS DEPOSIT BANK
42541
606/787-7277 Tr/u $1 Mil
Hd: Otis L. Carmon

Middlesboro

COMMERCIAL BANK
P.O. Box 520 40965
606/248-1450 Tr$4 Mil
Hd: Allan Atkins, VP&TO

FIRST STATE BANK OF MIDDLESBORO
19th & Cumberland Ave.
P.O. Box 400 40965
606/248-5950
Raymond J. Bisceglia, SrVP

Morganfield

MORGANFIELD NATIONAL BANK
P.O. Box 390 42437
502/389-1515 Tr/o$8 Mil
Hd: Marvin Posey, VP&TO

UNION BANK & TRUST CO.
P.O. Box 349 42437
502/389-2242 Tr/u$1 Mil
Hd: J. K. Waller, II, VP,Csh&TO

Mt. Olivet

THE FARMERS & TRADERS BANK
P.O. Box 198 41064
606/724-5403 Tr/u$1 Mil
Hd: Norma J. Linville
Jan Adamson, TO

Mt. Sterling

EXCHANGE BANK OF KENTUCKY
P.O. Box 306 40353
606/498-5332 Tr$1 Mil
Hd,PersTr,CorpTr: H. G. Reed, Jr., Pres&TO
PersTr,Nb: John M. Goodhue, AsstVP&TO
TrOpers: Deborah Spencer, Comp&Csh

MOUNT STERLING NATIONAL BANK
P.O. Box 286 40353
606/498-3800 Tr$9.0 Mil
Hd: Daniel C. Manley, TO
Evelyn K. Ensor, AsstTO

TRADERS BANK & TRUST CO.
33 N. Maysville St. 40353
606/498-3988 Tr/u$1 Mil
Hd: H. D. Reynolds, VP&TO

Munfordville

HART COUNTY BANK AND TRUST COMPANY
P.O. Box 217 42765-0217
502/524-2231 Tr$2 Mil
Hd,CorpTr,PersTr,ComTrF,Nb,TDP: Debbie B. Fowler, TO
EmplBen: Louise C. Martin, ExecVP&Csh
TrInv: Robert L. Chambless, Jr., VChm
TrOpers: Brenda P. Bruton, TrClk

Murray

BANK OF MURRAY
P.O. Box 1080 42071
502/753-1893 Tr$4.5 Mil
Hd: Charles S. Foster
TrOpers: Pat Latimer

Newport

AMERICAN NATIONAL BANK
P.O. Box 460 41072
606/292-5505 Tr$10 Mil
Hd: Clyde C. Nelson, VP&TO
J. Robert Geisen, AsstTO

NEWPORT NATIONAL BANK
P.O. Box 190 41072
606/261-5922 Tr$6.5 Mil
Hd: Donald R. Bauer, VP&TO
Patrick J. Klocke, Pres
TrOpers: Chris S. Hoffman, AsstTO

Nicholasville

THE FIRST NATIONAL BANK AND TRUST COMPANY
P.O. Box 217 40356
606/887-2411 Tr$1.36 Mil
Hd: Maurice Knight, ExecVP

Owensboro

CENTRAL BANK & TRUST CO.
114 W. 3rd St. 42301
502/926-9666 Tr$68 Mil
Hd: Charles D. Mitchell, SrVP&TO
TrOpers: Nina Stamper, TO

CITIZENS STATE BANK
P.O. Box 568 42302
502/926-2020 Tr$75 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF,Nb: Walter H. Smith, SrVP&TO
Robert Wagner, TO
TrOpers: Betty D. Girten, AsstTO
EmplBen: Patty Drury, EBO

OWENSBORO NATIONAL BANK
P.O. Box 787 42301
502/926-3232 Tr$67 Mil
Hd: Ronald D. Shepherd, VP&TO
PersTr: Alan Hamilton, AsstTO

The Directory of Trust Institutions is included in a T&E subscription!

Owenton

PEOPLES BANK & TRUST CO.
P.O. Box 8 40359
502/484-3466 Tr/u$1 Mil
Hd: Ann Bush, VP

Paducah

CITIZENS BANK & TRUST CO.
P.O. Box 2400 42001
502/444-6321 Tr$50 Mil
Hd,TrInv: J. Russell Ogden, CFA&SrVP
Hd,CorpTr,EmplBen: Richard L. Throgmorton, VP
PersTr: Jacque Moran, VP
ComTrF: Kathaleen Wyatt, AsstTO
TrOpers: Jane Grief, TOpO
Dale Hancock, AsstTO&AsstIO

PADUCAH BANK & TRUST CO.
P.O. Box 2600 42001
502/443-6424 Tr/u$1 Mil
Hd: C. P. Barriger, VP&TO

PEOPLES FIRST NATIONAL BANK & TRUST CO.
P.O. Box 2200 42001
502/444-6371 Tr$95 Mil
Hd: A. Howard Arant, SrVP&TO
Michael Gish, TO
TrOpers: Mindi Whitworth, TOpO

Paintsville

CITIZENS NATIONAL BANK
P.O. Box 670 41240
606/789-4001 Tr$3.4 Mil
Hd,PersTr,CorpTr: O. T. Dorton, Pres&TO
TrOpers: Carol Thomas, SrVP&AsstTO

FIRST NATIONAL BANK
P.O. Box 710 41240
606/789-3593
Hd,PersTr,ComTrF,Nb: John L. Williams, Jr., Pres&SrTO
TrInv,TrOpers: Connie D. Cook, AsstTO

Paris

BOURBON AGRICULTURAL BANK & TRUST CO.
P.O. Box 157 40361
606/987-1795 Tr$[illegible]0.5 Mil
Hd: Jack M. Diamond, VP&TO
TrOpers,TDP: Anita Jennings, TOpO

PEOPLES DEPOSIT BANK & TRUST CO.
400 Main St. 40361
606/987-3640 Tr/o$3 Mil
Hd: Joe Allen, Pres&TO

Pikeville

THE FIRST NATIONAL BANK
P.O. Box 1002 41501
606/437-6247
Hd: Robert Page

PIKEVILLE NATIONAL BANK & TRUST CO.
P.O. Box 2947 41501
606/432-1414 Tr$7.5 Mil
Hd: Burlin Coleman, Pres&TO
Lonnie K. Osborne, TO

Pleasureville

DEPOSIT BANK
P.O. Box 158 40057
502/878-4272
Hd: Phyllis Bond, VP&Csh

Prestonsburg

THE BANK JOSEPHINE
P.O. Box 471 41653
606/886-9101
Hd: H. D. Fitzpatrick, Jr., Pres&TO

Princeton

FARMERS BANK & TRUST CO.
P.O. Box 559 42445
502/365-5526 Tr$5 Mil
Hd: James R. Kevil, VP&TO

FIRST BANK & TRUST CO.
P.O. Box 379 42445
502/365-3545
Eugene W. Butters, Pres&AsstTO
Kenneth E. Cox, ExecVP,Csh&Com
Hd: Sarah G. Smith, VP&TO
Danny H. Patton, SO&AsstTO

Richmond

MADISON NATIONAL BANK
P.O. Box 8 40475
606/623-2747 Tr$5 Mil
James H. Howard, Pres
William C. Parks, VP&TO

STATE BANK & TRUST CO.
P.O. Box 38 40475
606/623-2884 Tr$10.8 Mil
Hd,TrInv,TrOpers: H. Thomas Tudor, VP&TO

Shelbyville

BANK OF SHELBYVILLE
P.O. Box 187 40065
502/633-4856
Hd: Ruby Conn, Pres
PersTr: Mary Ann Perry, VP

CITIZENS UNION BANK
P.O. Box 189 40065
502/633-4450 Tr/u$1 Mil
Hd: Katherine Cleveland, TO

Somerset

FIRST AND FARMERS BANK
P.O. Box 820 42501
606/679-7451 Tr/o$5 Mil
Hd: J. H. DeBerry, VP&TO
Vicky Godsey, AsstTO

Sturgis

FARMERS STATE BANK
P.O. Box 307 42459
502/333-4101 Tr$1 Mil
Garland Certain, Pres&TO
Ruth Conway, AsstTO

Versailles

WOODFORD BANK & TRUST CO.
101 N. Main St. 40383
606/873-3131 Tr$15 Mil
Hd: L. D. Sweazy, Chm&CEO

Williamstown

BANK OF WILLIAMSTOWN
20[illegible]-20[illegible] S. Main St. 41097
606/824-4436 Tr/u$1 Mil
Hd: Jerome A. Griessmann, ExecVP&TO

Winchester

CLARK COUNTY BANK, INC.
24 West Lexington Ave. 40391
606/744-1632 Tr$3.6 Mil
Hd,Nb: William H. Hodgkin, Pres
TrInv: Nina M. Tyler, VP&TO
TrOpers: Carol Sheffield, AsstTO
TDP: Deborah T. Jones

PEOPLES COMMERCIAL BANK
Maple & Broadway 40391
606/744-3521
Hd: Gary Hurst, VP&TO
Sue L. Reed, AsstTO

THE WINCHESTER BANK
P.O. Box 216 40391
606/744-1161 Tr$17 Mil
Hd: C. B. Pember, Pres&TO
Imogene E. Casteel, AsstTO
James N. Pember, AsstTO

LOUISIANA

Alexandria

GUARANTY BANK & TRUST CO.
P.O. Drawer 351 71301
318/487-2209 Tr$40 Mil
Hd,TrInv,Nb: J. Boyce Talbert, III, VP&SrTO
PersTr,CorpTr,EmplBen: Valerie E. Abeln, AsstVP&TO

RAPIDES BANK & TRUST CO.
P.O. Box 31 71301
318/487-2446 Tr$45 Mil
Hd: Edward [illegible]. Crump, Jr., VP&TO
TrOpers: Della Matthews, AsstTO

SECURITY FIRST NATIONAL BANK
P.O. Box 231 71301
318/445-4531
Hd: Henry E. Blake, VP&TO

★ Baton Rouge

AMERICAN BANK & TRUST CO.
P.O. Box 591 70821
504/346-6327 Tr$200 Mil
Hd,TrInv,Nb: Herbert R. Hassell, SrVP&TO
PersTr: Robert Werner, VP&TO
CorpTr: J. Michael Brouillette, VP&TO
TrInv: Joseph R. Lynn, III
EmplBen: Gregory R. Martini, VP&TO
TrOpers: Dean Mailhes, TOpO
Nb: George E. Daigre, TBDO

CAPITAL BANK & TRUST CO.
P.O. Box 2710 70821
504/924-9210 Tr$31 Mil
Hd: Richard W. Petrie, Jr., VP&TO
PersTr,CorpTr: Carma Doyle, TO
TrInv,EmplBen: Brendan B. Brosnan, TO
TrOpers: Cathy L. Dobbins, TOpO
TrBusDev: Bryan P. Fay, TBDO

CITY NATIONAL BANK
124 Riverside Mall
P.O. Drawer 1231 70821
504/387-2151 Tr$36.7 Mil
Hd: John S. Hancock, Jr., VP&SrTO
PersTr: Henry Swedlaw, TO
TrInv: Robert D. Marsh, TrInvO
TrOpers: Joanne Broughton, TOpO

FIDELITY NATIONAL BANK
P.O. Drawer 3597 70821
504/387-2171 Tr$100 Mil
Hd: Paul E. Hicks, SrVP&TO
PersTr: Charlotte K. Ray, VP&TO
CorpTr: Evelyn G. Dean, AsstVP&TO
TrInv: L. Brent Moseley, VP&TrInvO
EmplBen: John D. Temple, VP&TO
TrOpers: Mary C. Dobrowolski, VP&TO
Nb: H. Arnold Wethey, VP&TO

LOUISIANA NATIONAL BANK
P.O. Box 1511 70821
504/389-4251 Tr$1.463 Bil
Hd: J. Luther Jordan, Jr., SrVP&SrTO
ComTrF,PersTr: T. Warren Ogden, SrVP&TO
CorpTr: John S. Adkins, VP&TO
ComTrF,TrInv: Donald E. Allred, VP&TO
EmplBen: J. Erroll Gautreau, VP&TO
TrOpers: R. R. Riche, VP&TOpO
Nb: Glenn B. Coats, SrVP

LOUISIANA (Cont'd)

Bogalusa

FIRST STATE BANK & TRUST CO.
P.O. Box 1000 70427
504/732-3633
Hd: J. H. Thornhill, Jr., SrVP&TO
EmplBen: Nathan W. Bush, VP

Bossier

BOSSIER BANK & TRUST CO.
P.O. Box 5667 71111
318/742-3000 Tr$30 Mil
Hd: R. Keith Jones, TO
Charles Rascoe, AsstTO

Bunkie

AVOYELLES TRUST & SAVINGS BANK
P.O. Box 530 71322
318/346-6604
Hd: W. C. Earnest, Jr., ChmBd
Nelson M. Lee, Pres&TO

BUNKIE BANK & TRUST
122 West Church St. 71322
318/346-2668 Tr/u$1 Mil
Hd: Gaynor L. Gardiner
Lynn Bordelon, VP

Columbia

CALDWELL BANK & TRUST
P.O. Box 668 71418
318/649-2351
Hd: R. J. Lee, Pres

Crowley

BANK OF COMMERCE & TRUST CO.
P.O. Box 246 70526
318/783-2201 Tr$1.5 Mil
Hd: Jack Lambert, Jr.

Eunice

ST. LANDRY BANK AND TRUST COMPANY
Eunice Office
101 N. 2nd St. 70535
(Branch of Opelousas)
Hd: R. S. Tomlinson, Pres&ChmBd
A. R. Dossmann, Jr., SrVP&Mgr
Ruth Ellen Duplechin, VP&AsstMgr
Charles A. Richard, Jr., VP&AsstMgr
Dean Zerbe, VP&AsstMgr

Franklin

COMMERCIAL BANK & TRUST CO.
P.O. Box 575 70538
318/828-5140 Tr/u$1 Mil
Hd: Paul Melton, Chm&Pres

ST. MARY BANK & TRUST CO.
P.O. Box 587 70538
318/828-0560
Hd: Tom Lee Horne, Jr., TO

Franklinton

WASHINGTON BANK & TRUST CO.
P.O. Drawer L 70438
504/839-9821 Tr$2 Mil
Hd: Roy Richard, Pres
W. C. Byrd, ExecVP

Gretna

FIRST NATIONAL BANK OF JEFFERSON PARISH
P.O. Box 369 70053
504/368-6200 Tr$20 Mil
Hd: Benton M. Wakefield, ChmBdDir
CorpTr,TrInv: Peggy K. Scott, AsstVP&TO
CorpTr: Katherine Hovas, TO
TrOpers,PersTr: Chester A. Mehurin, Jr., AsstVP&TO

JEFFERSON GUARANTY BANK
Westbank Trust Dept.
905 Fourth St. 70053
504/363-4543
(Branch of Metairie)
Ronald G. Barnes, VP&TO
Lois Miller, AsstVP

Hammond

CITIZENS NATIONAL BANK
201 N.W. Railroad Ave.
P.O. Box 2188 70404
504/345-3545
Hd: Jack W. Gautier, ExecVP-Inv

Haynesville

PLANTERS BANK & TRUST CO.
P.O. Box 151 71038
318/624-1515
Hd: Larry Jordan, Pres

Houma

FIRST NATIONAL BANK
P.O. Box 6096 70360
504/868-1660 Tr$58 Mil
Hd,TrInv: Peter Lemann, SrVP
PersTr,CorpTr: James M. Leeper, VP
CorpTr: Rebecca Berry, BdTrO
TrInv: Peter Lemann
TrOpers: Mary Matherne, VP
Nb: F. Dixon Lewis, IO

TERREBONNE BANK & TRUST CO.
P.O. Box 5036 70361
504/876-7800 Tr$70 Mil
Hd: Mark S. Menard, TO
Stk: Pat Babin
EmplBen: Jules Ellender
PersTr: Mark Duthu
CorpTr: Joan Blanchard
TrOpers: Linda Brashier

Jennings

JEFF DAVIS BANK & TRUST CO.
P.O. Box 820 70546
318/824-3424 Tr$1.5 Mil
Hd: F. A. Gallaugher, Pres
PersTr,CorpTr,TrInv,Nb: Edward F. Simon, TO

Jonesville

CATAHOULA BANK
P.O. Box 68 71343
318/339-8571
Hd: R. B. Riley, Pres

FIRST NATIONAL BANK OF JEFFERSON PARISH
P.O. Box 369 70054
504/368-6200 Tr$15 Mil
Hd: Scott Harrington, VP&TO
PersTr: Peggy Scott

Lafayette

AMERICAN BANK & TRUST CO.
P.O. Box 3608 70502
318/233-4150 Tr$22 Mil
Hd,Nb: Eugene P. Cella, SrVP&TO
TrOpers,TDP: Laura Russell, AsstTO

FIRST NATIONAL BANK
P.O. Box 90-F 70509
318/232-121' Tr/o$21.7 Mil
Hd,Nb: John C. Wagnon, VP&TO
TrOpers,TDP: Jerry W. Reynolds, VP&TO

GUARANTY BANK & TRUST CO.
P.O. Box 3248 70502
318/233-3411 Tr$278 Mil
Hd,PersTr,TrInv: Richard C. Byrd, VP&TO
PersTrAdm: Donald L. Huter, Jr.
CorpTr: Carolyn Webb
EmplBen: Janet Burleigh
TrOpers: Yvonne Romero

HUB CITY BANK & TRUST
213 West Vermillion St. 70502
318/237-2265 Tr/u$1 Mil
Hd: Russell Richard, Cont&TO

Lake Charles

THE CALCASIEU-MARINE NATIONAL BANK
P.O. Box 2891 70602
318/439-2495 Tr/o$25 Mil
Hd: Frederick M. Lee, VP&TO
TrOpers: Ronald P. Roan, AsstTO

FIRST NATIONAL BANK
P.O. Box 1889 70602
318/477-7630 Tr$28 Mil
Hd: Mark A. Lungaro, VP&TO
Charles B. Verrette, AsstVP&AsstTO

GULF NATIONAL BANK
P.O. Box 1527 70602
318/436-0531 Tr$24 Mil
Hd: Charles S. Ware, VP&TO
Bel E. Taylor, AsstTO

LAKESIDE NATIONAL BANK
P.O. Box 1268 70602
318/433-2265 Tr/o$35 Mil
Hd: Andrew J. Betz, VP&TO
TrOpers: Julie Fewell, AsstTO

Lake Providence

BANK OF DIXIE
P.O. Box 31 71254
Hd: Sarah Overby, TO

Leesville

MERCHANTS & FARMERS BANK & TRUST CO.
P.O. Box 1151 71446
318/239-6504 Tr$1 Mil
Hd: W. E. Droddy, Jr., VP

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Lutcher

ST. JAMES BANK & TRUST CO.
P.O. Box 400 70071
504/869-5326
Hd: Robert Zeringue

Mansfield

MANSFIELD BANK & TRUST
P.O. Box 232 71052
318/872-3831
Hd: Mrs. Bobbie McCraw, VP&TO

Metairie

JEFFERSON
WE Will GUARANTY
BANK

JEFFERSON GUARANTY BANK
P.O. Box 8527 70011
504/838-4571 Tr$40 Mil
(Branch in Gretna)
Hd: John T. Trotter, SrVP&TO
PersTr,CorpTr: Nicholas J. Compagno, Jr.
EmplBen: Beverly B. Huslauer
TrOpers: Harold F. Reneker, Jr.
Nb: Ronald G. Barnes
TDP: Carin R. Sunseri

Minden

MINDEN BANK & TRUST CO.
P.O. Box 400 71055
318/377-4283 Tr$4 Mil
Hd: Don D. Moore, Pres
TrOpers: Martha H. Alexander, TO

PEOPLES BANK & TRUST CO.
P.O. Box 340 71055
318/377-6366
Hd: Ralph S. Williams, Pres

Monroe

AMERICAN BANK & TRUST CO. IN MONROE
1500 North 18th St. 71201
318/362-8200 Tr$4.1 Mil
Hd: Iris Geisler

CENTRAL BANK
P.O. Box 4928 71211
318/362-8544 Tr$73 Mil
Hd: Charles A. Hadden, VP&TO
PersTr: Walter E. Busby, VP&TO
TrInv: George Morgan, III, AsstTO
EmplBen: Albert M. Crawford, VP&TO
TrOpers: Diana Fontana, TOpO

FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches 71294-0487
318/387-8330
Shady Wall, TO

THE OUACHITA NATIONAL BANK
P.O. Drawer 1412 71210
318/362-7576 Tr$75.2 Mil
Hd,Nb: William C. Staab, SrVP&TO
PersTr: Charles A. Hodgkins, Jr., TO
CorpTr,EmplBen,TrOpers: William W. Keith, VP&TO
TrInv,ComTrF: Lane B. Williams, TrInvO

Napoleonville

ASSUMPTION BANK AND TRUST COMPANY
P.O. Box 389 70390

Natchitoches

EXCHANGE BANK & TRUST CO.
P.O. Box 446 71457
318/352-8141 Tr$2 Mil
Hd: Herbert S. Cobb, Pres&TO

PEOPLES BANK & TRUST CO.
P.O. Box 578 71457
318/352-6404 Tr$1 Mil
Hd: J. Houston Lacaze, SrVP&TO

New Iberia

NEW IBERIA NATIONAL BANK
P.O. Box 398 70560
318/365-6761
Hd: J. O. Broussard, ExecVP

New Orleans

AMERICAN BANK
200 Carondelet St. 70130
504/525-7761
Hd: Jerome B. Glynn, VP&TO
PersTr,TrInv,TrOpers: Theodore Labiche, Jr., VP&TO
ComTrF,EmplBen,CorpTr: Philip L. Batson, AsstVP&TO
Safekpg: Gerald G. Young, VP

FIRST NATIONAL BANK & COMMERCE
210 Baronne St. 70112
504/561-1808 Tr$300 Mil
Hd: John A. Rodgers, III, SrVP&TO
PersTr: William A. White, III, VP&TO
CorpTr: James P. Conner, VP&TO
ComTrF,TrOpers: John [illegible] Ledger, VP
TrInv: Alois S. Jurcik
Nb: Colin J. Hedlund

HIBERNIA NATIONAL BANK
P.O. Box 61540 70161
504/586-5531 Tr$2.7 Bil
Hd: Rodney J. Abele, Jr., VP&Mgr
TrAdm: Jim Bryon, VP&TrInvO
TrInv: Robert Rust, VP&TrInvO
TrOpers: James Masterson, VP&TO
PersTr: Pierre F. Lapeyre, VP&TO
CorpTr: Bill Laurendine, VP&TO
Mkt: Scott Harrington, VP&TO

WHITNEY NATIONAL BANK OF NEW ORLEANS
228 St. Charles Ave. 70130
504/586-7272 Tr$90 Mil
Hd: Peyton E. Bruns, VP&TO
Nb: Robert G. Beaumont, VP&TO
TrInv: Felix Jackson, VP&TO
EmplBen: Edward J. Welsch, AsstTO

Opelousas

AMERICAN BANK & TRUST CO.
P.O. Box 1579 70570
318/948-3056
Hd: Judy C. Meche

FIRST NATIONAL BANK OF ST. LANDRY PARISH
P.O. Drawer E 70570
318/948-6582
Merlyn Andrus, SrVP&TO

ST. LANDRY BANK & TRUST CO.
P.O. Box 110 70570
318/942-7516
(Branches in Eunice, Port Barre)
Hd: R. S. Tomlinson, Pres&ChmBd
Marjorie Fa-Kouri, VP,Csh&TO

Plaquemine

CITIZENS BANK & TRUST CO.
P.O. Box 659 70764
504/687-3576 Tr/u$1 Mil
Hd: E. B. Middleton, ExecVP&TO

IBERVILLE TRUST & SAVINGS BANK
P.O. Box 695 70764
504/687-2091 Tr/u$1 Mil
Hd: R. J. Stonich, VP&TO

Port Barre

ST. LANDRY BANK AND TRUST COMPANY
Canal at Saizan Ave.
(Branch of Opelousas)
Hd: R. S. Tomlinson, Pres&ChmBd
Marjorie Fa-Kouri, VP,Csh&TO

Ruston

RUSTON STATE BANK & TRUST CO.
P.O. Box 1130 71270
318/225-2376 Tr$7.5 Mil
Hd: John F. Emory, SrVP&TO
TrOpers,Nb: Judy Jones
Karen Lawrence, TOpO

St. Francisville

BANK OF COMMERCE & TRUST CO.
P.O. Drawer 520 70775
504/635-3391 Tr/u$1 Mil
Hd: Eloise Cutrer, Csh&TO

St. Martinville

ST. MARTIN BANK & TRUST
P.O. Box 199 70582
318/394-6242 Tr/u$1 Mil
Hd: Larry J. Comeaux
Lena O. Fuselier, AsstTO

Shreveport

COMMERCIAL NATIONAL BANK
P.O. Box 21119 71152
318/226-4716
Hd: David H. Nordyke, SrVP&TO
PersTr,ComTrF: Edward F. Wheland, II, TO
CorpTr: Richard G. McBroom, TO
EmplBen: Stephen A. Boose, VP&TO
TrOpers: Wm. G. Miller, VP&TO
TrInv: R. E. Lindquist, TO
Nb: Carl D. Randall, TO

FIRST NATIONAL BANK OF SHREVEPORT
P.O. Box 21116 71154
318/226-2211 Tr$203 Mil
Hd: Nicholas J. Roppolo, SrVP&TO
EmplBen,CorpTr: Alex R. Ivins, VP,TO&Mgr
EmplBen: Douglas F. Frey, TO
CorpTr: Janice R. Stephens
PersTr,TrOpers: Bruce F. Jones, VP,TO&Mgr
PersTr: Mary J. Fain, TO
Est: Will N. Blanchard, AsstVP&TO

LOUISIANA BANK & TRUST CO.
P.O. Box 21730 71120
318/674-3790 Tr$34 Mil
Hd: Ira L. Moss, SrVP&TO
PersTr: Naomi C. Wheland, TO
CorpTr: Carolyn Billings
EmplBen: E. Paul Bruechner, VP&TO
TrOpers: James C. Lyons, TO
TDP: Pat Sanders

Springhill

SPRINGHILL BANK & TRUST
124 N. Main St. 71075
318/539-3535 Tr/u$1 Mil
Hd: H. E. Waters, Pres
PersTr,EmplBen: Esther K. Cochran, AsstTO

Vidalia

CONCORDIA BANK & TRUST CO.
P.O. Box 518 71373
318/336-5259 Tr/u$1 Mil
Hd: Travis Gore, ExecVP&Csh

Ville Platte

THE EVANGELINE BANK & TRUST CO.
P.O. Box 346 70586
318/363-5541
Hd: Jack C. Fruge, Pres&TO

West Monroe

FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches 71291
318/387-8330
Hd,TrInv,EmplBen,TrOpers: Shady Wall, CEO
PersTr,CorpTr,ComTrF,Nb: Chuck Dobrinick

LOUISIANA (Cont'd)

Winnsboro

WINNSBORO STATE BANK & TRUST CO.
P.O. Box 880 71295
318/435-7535
Hd: Ray Prickett, TO

MAINE

★Augusta

BANK OF MAINE,NatAssn
244 Water St. 04330
207/622-7161 Tr$20 Mil
Hd: Jon F. Nivus, VP&TO
Jeanne M. Austin, VP&TO
Janet A. White, AsstTO

KEY BANK
(Trust Dept.)
286 Water St.
P.O. Box 1054 04330
207/623-4721 Tr$368 Mil
(Branch in Bangor)
Hd: Robert S. Craig, SrVP&SrTO
TrInv: Frank Lawrence, AsstVP&TO
Nb,Admin: Thomas H. Sawyer, VP&TO
Nb: James Brown, TrDevO
TrOpers: Frank Jansen, AsstVP&TO

Bangor

KEY BANK
77 Exchange St.
P.O. Box 4000 04401
207/945-5611
(Branch of Augusta)
Hd: Maurice P. Shea, 3rdPres&TO
Nb: Mary Ann Davis, TrDevO

MAINE NATIONAL BANK
P.O. Box 925 04401
207/942-4801
(Branch of Portland)
Hd: John Blatchford, VP&TO
PersTr: Richard S. Douglas, VP&TO
TrInv: James Nichols, TrInvO
Nb: Mark L. Cuneo, VP

THE MERRILL CO.
Merrill Center, Exchange St. 04401
207/945-5651 Tr$300 Mil
Hd,PersTr,CorpTr: John C. McGinn, SrVP&SrTO
TrInv,ComTrF: Robert Bjorn, VP
EmplBen: A. Peter Averill, VP
TrOpers: A. P. Picard, TO
Nb: Ri[illegible]. Spencer, VP

NORSTAR BANK OF MAINE, NORTHERN DIVISION
(Formerly Northeast Bank)
2 State St. 04401
207/947-4531 Tr$89.2 Mil
(Branch of Portland)
Hd: Jean M. Deighan, VP&SrTO
SrTrAdm: Sandra Walsh Patrick, AsstVP&TO
EmplBen&TrAdm: Anne C. Gibson, TO
TrAdm: Bruce Abell
CorpTr: Shann M. Gillespie

UNITED BANK
2 Hammond St., P.O. Box D 04401
207/942-5263 Tr$10.1 Mil
Hd,PersTr,TrInv: Daniel B. Priestley, Pres
CorpTr,EmplBen: Donna F. Henderson
TrOpers,TDP: Susan L. Kenney
Nb: Brenda H. Jordan

Bar Harbor

BAR HARBOR BANKING & TRUST CO.
82 Main St. 04609
207/288-3314 Tr$60 Mil
Hd: Dwight L. Eaton, VP&TO
PersTr: Geddes W. Simpson, Jr., TO
TrInv: Dennis H. Carr, TrInvO
TrOpers: Faye A. Geel, AsstTO

FIRST NATIONAL BANK
P.O. Box A 04609
207/288-3341 Tr$12 Mil
Hd: Richard S. Libby, VP&TO

Biddeford

PEPPERELL TRUST CO.
P.O. Box 448 04005
207/282-4121
Mary K. Shaw, ChmBd,Pres&CEO
Ruth B. Valliere, TO

Caribou

AROOSTOOK TRUST CO.
P.O. Box 607 04736
207/496-3871 Tr$2.4 Mil
Hd: Richard E. Wing, TO

Damariscotta

DAMARISCOTTA BANK & TRUST CO.
P.O. Box 999 04543
207/563-8121 Tr$4.0 Mil
Hd: William H. Dunlavey

FIRST NATIONAL BANK
P.O. Box 940 04543
207/563-3195 Tr$5.3 Mil
Hd: Horace C. Brewer, SrVP,Csh&TO
Henry V. Pelton, VP&TO

Ellsworth

UNION TRUST COMPANY OF ELLSWORTH
P.O. Box 479 04605
207/667-2504 Tr$8 Mil
Hd: William S. Clark, VP&TO

Guilford

NORTHEAST BANK
P.O. Box 57 04443
207/876-3322
Hd: Robert G. O'Malley, Reg-ExecO
TrOpers: Betty J. Finley, TO

Lewiston

NORSTAR BANK OF MAINE
(Formerly Northeast Bank)
P.O. Box 701 04204
207/784-6911
(Branch of Portland)
PersTr,EmplBen: Jeffry Van Fleet, VP&TO
PersTr: Corinne MacIntosh, AsstVP&TO
Linda Hopkins, TO
CorpTr: Margaret Heath, TO

Livermore Falls

LIVERMORE FALLS TRUST CO.
P.O. Drawer A 04254
207/897-3491 Tr$4 Mil
Hd: Arnold H. Sturtevant, TO
Larry C. Isaacson, AsstTO

Millinocket

NORTHEAST BANK
P.O. Box 180 04462
207/723-5122
Hd: Claude R. Carbonneau, Pres
PersTr,CorpTr,TrInv,ComTrF: Robert Parker
EmplBen,TrOpers,Nb: Anne M. Jarvis

Portland

KEY BANK OF SOUTHERN MAINE
One Canal Plaza 04112
207/775-6511, Ext. 207 Tr$325 Mil
Hd: Richard P. Erickson, SrVP&TO
PersTr: Theodore Worden, VP&TO
CorpTr: George Messinger, VP&TO
TrInv: Sergei P. Kolachov, VP&TrInvO
TrOpers: Norman Paquette, AsstVP
Nb: Mortimer W. Pratt, VP&TO

CASCO NORTHERN BANK N.A.
One Monument Sq. 04101
207/774-8221 Tr$240 Mil
(Branch in Presque Isle)
Hd: Paul J. White, SrVP
PersTr: Frank Kemna, VP&TO
CorpTr: Warner Price, VP&TO
TrInv,ComTrF: Donald L. Head, VP
EmplBen: R. Clark Schier, VP&TO
TrOpers: Helen R. Rickett, VP-Opers
Nb: Richard Trumpler, VP-Nb

MAINE NATIONAL BANK
(Trust Dept.)
P.O. Box 3555 04104
207/775-1000 Tr$553 Mil
(Branch in Bangor)
Hd,PersTr: V. Keith Wilson, Jr., ExecVP
PersTr: William A. MacLeod, VP
CorpTr: David C. MacNichol, VP
TrInv,ComTrF: John L. Simpson, VP
EmplBen: Robert I. Chase, VP
TrOpers: H. Cameron McCulloch, VP
Nb: Robert Whidden, AsstVP

NORSTAR BANK OF MAINE
(Formerly Northeast Bank)
449 Congress St.
207/773-7600 Tr$75 Mil
(Branches in Bangor, Lewiston, and Sanford)
Hd,Nb: Donald Roux, SrVP&SrTO
PersTr: Jean Wilkinson, TO
EmplBen: Jeffrey Van Fleet, VP&TO
Nb: Vincent Burns, VP
TrOpers: Harvey True, TOpO

Presque Isle

CASCO NORTHERN BANK
P.O. Box 1029 04769
207/769-2211
(Branch of Portland)
Hd: Robert J. Waldron, VP&TO
PersTr: Brent K. Jepson, AsstVP&TO
TrOpers: Lori Drake, TO
Nb: Delia P. Saintcross, TrDevO
Taxes: Gordon W. H. Buzza, Jr., TO

KEY BANK OF NORTHERN MAINE
P.O. Box 847 04769
207/764-3356
Hd: David I. Dorsey, Pres

NORTHEAST BANK
P.O. Box 551 04073
207/324-2202 Tr$26 Mil
Hd: William Lucas, VP&TO
TrOpers: Lorraine Baron, AsstTO

Sanford

NORSTAR BANK OF MAINE
(Formerly Northeast Bank)
8 Washington St. 04073
207/324-2202
(Branch of Portland)
PersTr: William Lucas, VP

Waterville

MERRILL TRUST CO.
33 Maine St. 04901
207/873-4291 Tr$50 Mil
Hd,CorpTr,Nb: Clarence E. Bickford, Jr.
TrOpers: Wilma E. Pouliot

MARYLAND

★Annapolis

ANNAPOLIS BANKING & TRUST CO.
P.O. Box 311 21404
301/268-3366
(Affil. of Mercantile Bankshares Corporation)
Hd: David Truitt, ExecVP

FARMERS NATIONAL BANK
5 Church Circle 21401
301/263-2603 Tr/a$43 Mil
Hd,TrInv,Nb: Glenwood L. Gish, SrVP&TO
PersTr,CorpTr,EmplBen,Tax: Peter DuFourny, TO
TrOpers: Joanne Park, AsstTO

MARYLAND NATIONAL BANK
Church Circle 21401
301/268-4343
(Branch of Baltimore)
Joseph F. Matthai, Jr., VP

Baltimore

EQUITABLE BANK, N.A.
100 S. Charles St. 21201
301/547-4143 Tr$650 Mil
(Branches in Bel Air, Rockville & Salisbury)
Hd: John C. Ruxton, SrVP
Admin: Thomas J. Quirk, SrVP
PersTr: Peter M. Watts, VP
EstSettlmt: Andre Fauntleroy, VP
TrAdmin: Thomas Pawlak, VP
AgcyAdmin: William C. Norwood, VP
TrInv: Lee M. Seabolt, VP
EmplBenInv: W. Patrick Flanigan, Jr., VP
EmplBenAdmin: Louis Sergi, VP
CorpTr: William Howard, Jr., VP
Nb: Richard D. Adams, VP
TrOpers: Richard J. Pitruzzello, VP

FIRST NATIONAL BANK OF MARYLAND
25 S. Charles Street 21201
301/244-4602 Tr$990 Mil
(Branches in Cumberland and Hagerstown)
Hd: Leslie C. Lee, SrVP&TO
Edward F. Obazo, VP
ChInvO: M. Elliott Randolph, Jr., SrVP&TrInvO
DirRes: Brian R. Mund, VP
PersTr-Admin: William J. Gering, VP
PersTr-Inv: John E. Fitzgerald, VP
TrOpers,CorpTr,ComTrF: R. Saxon Birdsong, VP
EmplBenAdmin: J. Bruce Herd, VP
TrMktg&Nb:John A. Gilpin, VP

MARYLAND NATIONAL BANK
10 Light St., P.O. Box 995 21203
301/244-6590 Tr$1.6 Bil
(Branches in Annapolis, Easton, Frederick,
Rockville & Towson)
Hd: Michael I. Levine, VP
PersTr: Timothy J. Hynes, III, VP
TrInv: Gary A. Langbaum, VP
CTF: Robert M. Phillips, VP
EmplBen: Richard J. Schrader, VP
Cust: Judy McCoy, VP
BondAdm: Malcolm Nielson
NbPers: Jesse L. Sternberger, VP
TrOpers: Robert W. Schaeffer, VP

MERCANTILE-SAFE DEPOSIT & TRUST CO.
(Member of Mercantile Bankshares Corp.)
2 Hopkins Plaza 21201
301/237-5900 Tr$3.2 Bil
(Branches in Easton & Towson)
ExecO: [illegible] B. Topping, ExecVP
PersSvcs: James Q. Ball, InvVP
PersSvcs: W. C. Stith, AdmVP
InstSvcs: Alton A. Shada, SrVP
InvSvcs: James D. Hardesty, SrVP
CorpTr: Thomas A. Summerlin, VP
EmplBen: James H. Clark, VP
InstMktg: H. Louis French, VP
TrOpers,EDP: Roy W. Hamm, VP
ResSvcs: Robert F. Boyd, VP
InstPtfolMgt: Gordon S. VanVranken, VP
AssetMgt: Paul L. Borssuck, VP
EstPlng,Prob: Richard J. Flanigan, SrVP
PersMktg: John R. Harnady, III, VP
SecurTrad: William E. Conard, Jr., VP
Econ: Georges F. Racourt, AsstVP

SUBURBAN BANK
Light & Lombard Sts. 21203
301/685-2000, Ext. 2915
(Branch of Bethesda)
Hd: Andrew L. Robinson, SrVP
Nb: Carl O. Brudin, Jr., VP

UNION TRUST CO. OF MARYLAND
1 N. Charles St. 21203
301/332-5000 Tr$516 Mil
Hd: Armand H. Levin, SrVP
PersTr: Edwin J. Fitzsimmons, Jr., VP
CorpTr: Melvin L. Thomas, VP
TrInv: John J. Pretko, VP
EmplBen: Jay M. Neale, VP
TrOpers: Donald E. Winter, VP
Nb: Louis J. Rosenthal, VP

Bel Air

THE EQUITABLE BANK,N.A.
Main Street & Baltimore Pike 21014
301/838-9810
(Branch of Baltimore)
Joseph J. Blimline, VP

Bethesda

SUBURBAN BANK
6610 Rockledge Drive 20817
301/493-2900 Tr$275 Mil
(Branches in Baltimore & Wheaton)
Hd: Andrew L. Robinson, SrVP
PersTr: Neil E. Johnson, VP
TrInv: Stephen C. Thormahlen, VP
EmplBen: Edmond S. Richards, AsstVP
TrOpers: Dale W. Middleton, TOpO
Nb: Carl O. Brudin, Jr., VP

Chevy Chase

CITIZENS BANK & TRUST CO. OF MARYLAND
8510 Connecticut Ave. 20815
301/699-7072 Tr$39 Mil
Hd,TrInv: James W. Neal, VP&TO
PersTr: Stephen R. Fegan, TO
Nb: Dale E. Thompson, TO

Cumberland

FIRST NATIONAL BANK OF MARYLAND
71 Baltimore St. 21502
301/777-4600
(Branch of Baltimore)
Mgr: F. H. Deremer, VP

FIRST UNITED NATIONAL BANK & TRUST
Center Street 21502
301/724-8688
(Branch of Oakland)
C. Thomas Rankin, TO

LIBERTY TRUST CO. OF MARYLAND
P.O. Box 750 21502
301/724-4100 Tr$23 Mil
Hd: Charles W. Judge, VP&TrMgr
Admin: Bruce Irons, AsstTO
TrOpers: Ealnor Woods

Easton

MARYLAND NATIONAL BANK
125 Bay St. 21601
301/822-3500
(Branch of Baltimore)
Joseph F. Matthai, Jr., VP

MERCANTILE-SAFE DEPOSIT & TRUST CO.
The Tidewater Inn
P.O. Box 1495 21601
301/822-7316
(Branch of Baltimore)
Wm. U. Hooper, Jr.

Elkton

COUNTY BANKING & TRUST CO.
123 North St. 21921
301/398-2600 Tr$4 Mil
Hd: E. Pershing Volkart, ChmBd
Larry Holland, II, TO
Nelson S. Winter, TO

Frederick

FARMERS & MECHANICS NATIONAL BANK
154 N. Market St. 21701
301/694-4060 Tr$55 Mil
Hd: Elizabeth G. Rudinger, VP&SrTO
Walter Wratchford, AsstVP&AsstTO

FREDERICKTOWN BANK & TRUST CO.
30 N. Market St., P.O. Box 510 21701
301/662-8231 Tr$25 Mil
(Affil. of Mercantile Safe Deposit & Trust Co.,
Baltimore)
Hd: Charles F. Trunk III, VP&TO
TrOpers: Anna Mary K. Willard, AsstSec&AsstTO

MARYLAND NATIONAL BANK
1 South Market St. 21701
301/622-9000
(Branch of Baltimore)
Hd: David L. Richner, TO

Frostburg

THE FIDELITY BANK
P.O. Box 50 21532
301/689-1111
(Affil. of Mercantile-Safe Deposit & Trust Co.,
Baltimore)
Hd: Marion Alkire

Hagerstown

FIRST NATIONAL BANK OF MARYLAND
101 W. Washington St. 21740
301/733-6000
(Branch of Baltimore)
Mgr: David W. Shives, Jr., SrTO

HAGERSTOWN TRUST CO.
P.O. Box 189 21740
301/739-0850 Tr$32 Mil
Hd,CorpTr,TrInv,Nb:
Gerald M. Driscoll, VP&SrTO
PersTr,EmplBen,Nb: L. Alson Bohn, VP&TO
TrOpers: Audrey Mardon, TOpSupv

La Plata

BANK OF SOUTHERN MARYLAND
P.O. Box X 20646
301/934-8138
(Affil. of Mercantile-Safe Deposit & Trust Co.,
Baltimore)

Laurel

THE CITIZENS NATIONAL BANK
390 Main St. 20707
301/725-3100
(Affil. of Mercantile-Safe Deposit & Trust Co.,
Baltimore)

Oakland

FIRST UNITED NATIONAL BANK & TRUST
19 S. Second St. 21550
301/334-9471 Tr$14.7 Mil
(Branch in Cumberland)
Hd: William B. Grant, VP&TO
TrOpers: Dorothy B. Cathell, TO

Princess Anne

PENINSULA BANK
P.O. Box 219 21853
301/651-2400
(Affil. of Mercantile-Safe Deposit & Trust Co. of
Baltimore)

MARYLAND (Cont'd)

Rockville

THE EQUITABLE BANK,N.A.
6100 Executive Blvd., Suite 300 20852
301/468-5027
(Branch of Baltimore)
Louis K. Neilsen, VP

MARYLAND NATIONAL BANK
6266 Montrose Road 20852
301/881-6560
(Branch of Baltimore)
Hd: David L. Richner, TO

STATE NATIONAL BANK OF MARYLAND
11616 Rockville Pike 20852
301/881-7000
Hd: Edward E. Cohen, ChmBd&ChmExecCom
Philip M. Comerford, Pres
CorpTr: Margaret L. Neveling, AsstTO

Salisbury

THE EQUITABLE BANK,N.A.
144 E. Main Street 21801
301/742-5145
(Branch of Baltimore)
Mabel M. Wilson, VP

PENINSULA BANK
P.O. Box 2518 21801
301/546-3194
(Affil. of Mercantile Bankshares Corporation)

Towson

MARYLAND NATIONAL BANK
305 West Chesapeake Ave., Ste. 205 21204
301/296-1365
(Branch of Baltimore)
David W. Britton, SrTO

MERCANTILE-SAFE DEPOSIT & TRUST CO.
409 Washington Ave. 21204
301/321-8029
(Branch of Baltimore)
Hd: John W. Thomas, Jr., VP

Westminster

CARROLL COUNTY BANK & TRUST CO.
45 W. Main St. 21157
301/848-8100 Tr$20 Mil
Hd: Michael D. Hayward, VP&TO
Nb: Lucy B. Henson

WESTMINSTER BANK & TRUST CO.
71 E. Main St. 21157
301/848-9300 Tr/u$1 Mil
(Affil. of Mercantile-Safe Deposit & Trust Co., Baltimore)

Wheaton

SUBURBAN BANK
2601 University Blvd., West 20902
301/493-2900
(Branch of Bethesda)
Hd: Andrew L. Robinson, SrVP
Nb: Carl O. Brudin, Jr., VP

Williamsport

WASHINGTON COUNTY NATIONAL SAVINGS BANK
P.O. Box 378 21795
301/223-7600 Tr/u$1 Mil
Hd: E. L. Hose, AsstCsh&TO

Include
Your Logo
See Page 213

MASSACHUSETTS

Amherst

SHAWMUT BANK OF HAMPSHIRE COUNTY,N.A.
11 Amity St. 01002
413/256-8511 Tr/a$44 Mil (book)
Hd,PersTr,Nb: Richard H. Mathews, SrTO&VP

Andover

BANK OF NEW ENGLAND,N.A.
84 Main Street 01810
617/681-8082
(Branch of Boston)
Paul M. Kochis, VP
Warren A. Lewis, SrTO

BAYBANK MERRIMACK VALLEY,N.A.
23 Main St. 01810
617/475-3620
TrSvcs: Trumbull C. Curtiss, Pres

Athol

BANK OF NEW ENGLAND-WORCESTER COUNTY
388 Main St. 01331
617/249-3213 Tr$1.1 Mil
Hd: Robert L. Guerin, Pres,CEO&TO

Attleboro

FIRST BRISTOL COUNTY NATIONAL BANK
19 Park St. 02703
617/695-4000, Ext. 500 Tr$72 Mil
Hd: Paul A. Tucker, SrVP&SrTO
PersTr: Richard C. Fuller, AsstVP&TO
CorpTr,EmplBen: E. Sheldon Spicer, Jr., VP&TO
TrInv: Charles F. Coupe, VP&IO
TrOpers: David R. Barton, Supv

Barnstable

THE BARNSTABLE COUNTY NATIONAL BANK
442 Main St. 02630
617/775-0925
(Affiliate of Bank of New England, Boston)
Hd: Peter C. Holcombe, VP
Harry W. Baughman, VP
Richard C. Landel, VP

Beverly

BEVERLY NATIONAL BANK
240 Cabot St. 01915
617/922-2100 Tr$37 Mil
Hd: James E. Rich, Jr., TO

★ Boston

BANK OF NEW ENGLAND,N.A.
P.O. Box 2197 02106
617/742-4000 Tr$6.1 Bil
(Branches in Andover, Hyannis and Worcester)
Hd: Richard G. Scheide, ExecVP
TrOpers: Ronald E. Logue
PersFinSvcs: Frimette T. Field
InstFinSvcs: James S. Fisher
ChInvO: Antony Edgar
RetailBanking: C. Bernard Fulp
ConsumerSvcs: Robert A. Linden
InvCoun: Frederick L. Worcester
SlsPersFinSvcs: James D. Henderson
CorpTr: James D. Renger
FinInst: Francis E. Hassey
InvRes: John T. Cederholm
Economist: C. Peter Durgin
TrSecur: Thomas J. Corcoran

BAYBANK BOSTON
175 Federal St. 02110
617/482-1040
Hd: Greta E. Marshall, Pres, BayBanks Inv Mgmt
InvResearch: Lawrence R. Kimball, VP
InstitInvDiv: William S. Reid, SrVP

BOSTON SAFE DEPOSIT & TRUST CO.
One Boston Place 02106
617/722-7000 Tr$2.6 Bil
Hd,PersTr: Susan P. Haney, SrVP
CorpTr,TrOpers: Jean Tempel, SrVP
TrInv,ComTrF: Neil W. Plass, SrVP
ComTrF: David Walsh, VP
EmplBen: Robert Mainer, SrVP
Nb: Richard Tucker, SrVP

FIDUCIARY TRUST CO.
175 Federal St. 02110
617/482-5270
H. Gilman Nichols, Pres

THE FIRST NATIONAL BANK OF BOSTON
Old Colony Trust Division
100 Federal St. 02110
617/434-2101 Tr$6.655 Bil
(Branches in Concord, Falmouth, Haverhill, New Bedford, Orleans, Pittsfield, Springfield, Worcester & Yarmouth Port; Phoenix, AZ; Deerfield Beach & Sarasota, FL; Hilton Head, SC)
Hd: Lawrence K. Fish, ExecVP
PersTr: Waldo E. Dodge, SrVP
InstitInv: William B. Moody, SrVP
InvRes: Edward G. Riley, Jr., FVP
CorpTr: Jackson F. Eno, VP
TrOpers: Merton E. Thompson, III, FVP

FLEET NATIONAL BANK
60 State Street 02109
617/367-6700
(Branch of Providence, RI)
N. Bradford May, VP

INVESTORS BANK & TRUST CO.
24 Federal St. 02110
617/482-0030 Tr$50 Mil
Hd: Edmund G. Sullivan, VP&TO
EmplBen: Charlene S. Senters, AsstTOpO
Nb: Thomas J. Furlong, Jr., AsstVP&TO
TDP: Michael A. DiPasquale, VPCmptrSvcs
TrOpers: Terrance J. Dugan, VPTrOpers

THE MASSACHUSETTS CO., INC.
99 High St. 02110
617/338-3200 Tr$550 Mil
Hd,PersTr,TrOpers: Maurice F. Lesses, SrVP&TO
TrInv: Philip M. Byrne

PATRIOT BANK/HARBOR NATIONAL
57 Franklin St. 02110
617/451-9100
Hd: John C. Albrecht, FVP&Csh

SHAWMUT BANK OF BOSTON,NatAssn
One Federal St. 02211
617/292-2650 Tr/a$1.666 Mil
Hd: Carter H. Harrison, ExecVP
DptyHd: Frederick W. White, VP
MktgMgr: Peter A. Wilson, VP
PersTr,ComTrF: Nicholas S. F. Carter, VP
CorpTr: Max Goldsmith, VP
TrInv: Thomas B. Brown, SrVP
EmplBen: William V. Zaleski, VP
TrOpers: Robert F. Perkins, VP
Nb: George F. Pennington, VP

STATE STREET BANK & TRUST CO.
225 Franklin St. 02101
617/654-3276 Tr$9.8 Bil
Hd: Ronald A. Golz, ExecVP
PersTr: S. Walker Merrill, Jr., SrVP
CorpTr: Charles T. Cassidy, VP
TrInv: Brenton H. Dickson, SrVP
EmplBen: Lyle H. Davis, SrVP
TrOpers,TDP: David J. Sexton, SrVP
Nb: Peter Talbot, VP

UNITED STATES TRUST CO.
40 Court Street 02108
617/726-7250 Tr$185 Mil
Paul M. Siskind, ChmTrCom
Hd: Domenic Colasacco, SrVP
PersTr: David Drollett, VP&TO
TrInv: Robert Zevin, VP&Econ
Gloria Schwartz, VP
Robert Lincoln, VP

Lawrence Litvak, VP
Stephen Moody, VP
Linda Berkel, AsstVP
EmplBen: Mitchell J. Greb, TrCoun
Mary Griesinger, AssocTrCoun
TrOpers: Thomas V. D'Alto, VP-Opers

Brockton

PLYMOUTH-HOME NATIONAL BANK
Trust Division
36 Main St., P.O. Box 1647 02403-1647
617/583-6700 Tr$110 Mil
(Branch in Plymouth)
Hd: Kenneth E. Royle, VP&TO
TrInv: Edwin W. Johnson, SrTO
TrOpers: Camille H. Nelson, TOpO
Taxes: Vassiliki A. Preston, TxTO
EmplBen: Gloria Carvalho, VP&TO
Nb: Warren H. Mitchell, Jr., TO
Charles H. Wylie, TO

SHAWMUT FIRST COUNTY BANK,NatAssn
90 Main St.
P.O. Box 973 02403
617/586-5500 Tr$15.2 Mil
Hd: Brian P. Collins, VP&TO

Brookline

PATRIOT BANK,NA
294 Harvard St. 02146
617/739-7000 Tr$90 Mil
Hd: Frederick Schultz, SrVP
Nb: Steven B. Mitchell, VP
TrOpers: Jean O'Rourke, TO

Burlington

BAYBANK MIDDLESEX TRUST COMPANY
P.O. Box 422 01803
617/273-1700
Hd: William F. Bruso, ExecVP&SrTO
Staff: Clarence R. Perry, SrVP
PersTr: Richard A. Morris, SrVP
Inv: David A. Lawrence, VP
EstSttlmt,Tax,CorpTr: Joseph T. Sullivan, SrVP
EmplBen: Michael S. Hirshberg, VP
TrOpers: Eugene Smith, VP
Nb: Anthony F. Solmita, SrVP

Cambridge

BAYBANK HARVARD TRUST
P.O. Box 300T 02139
617/661-3300
Hd: Eugene Durgin, JrVP
Nb: Lorraine Tyner, TO

CAMBRIDGE TRUST CO.
1336 Massachusetts Ave. 02138
617/876-5500 Tr$223 Mil
Hd,PersTr: Edgar Crocker, VP
TrInv: Herbert A. Kardon
ComTrF: Roger Almeida
TrOpers: Judith M. Smith

Chelmsford

FIRST BANK
P.O. Box 167 01824
617/256-2565
Timothy W. McLean, VP&Aud

Concord

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
59 Walden St. 01742
617/369-1381
Robert J. Cusack, TO
Donald E. Furber, VP

Danvers

SECURITY NATIONAL BANK
1 Maple Street 01923
617/593-6100 Tr$25 Mil
(Branches in Beverly, Lowell, Lynn, Marblehead, Peabody, Saugus & Topsfield)
Hd: Linwood H. Young, SrVP&TO
TrOpers: Beverly Barr, AsstVP
BusDev: Lewis Hathaway, AsstVP
Taxes: Leslie Tremblay, AsstTO

Dedham

BAYBANK NORFOLK TRUST
P.O. Box 540 02026
617/329-3700
Hd: Robert M. Binney, VP&TO
Nb: Mary N. Jones, TO

Fall River

BANK OF BOSTON-BRISTOL
P.O. Box 430 02722
617/679-3111 Tr/o$24 Mil
Hd: Joseph A. Duquette, VP&TO
TrOpers: Ellsworth W. Pettey, VP
Tax: Mary E. Brown, AsstTO

BANK OF NEW ENGLAND-BRISTOL COUNTY,NatAssn
55 N. Main St.
P.O. Box 191 02722
617/678-8343 Tr$55 Mil
Hd,TrInv,Nb: John Woschenko, SrVP&SrTO
PersTr,EmplBen: Zelma A. Braga, VP&TO
Donald C. Worthen, VP&TO
CorpTr,ComTrF,TrOpers: Barbara E. Parker, TO

DURFEE ATTLEBORO BANK
10 North Main Street 02722
617/679-8311 Tr$152 Mil
Hd: Stephen C. Williams, SrVP
Nb: Edward C. Taft, VP
PersTr: Robert Wilke, VP
EstTr: Roger W. Lamonde, VP
CorpTr: Donald B. McLeod, VP
ComTrF,EmplBen: William I. Bogle, AsstTO
TrInv: Robert C. Gibbs, VP

Falmouth

FALMOUTH NATIONAL BANK
P.O. Box 687 02541
617/548-1000 Tr$14 Mil
Hd: Malcolm Robertson, Jr., SrVP&TO

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
871 E. Main St. 02540
617/548-6400
Hd: Kenneth F. Evans, Jr., VP

Fitchburg

FIRST SAFETY FUND NATIONAL BANK
470 Main St. 01420
617/343-6406 Tr$100 Mil
(Branch in Worcester)
Hd: William R. Freeman, SrVP&TO
PersTr: Peter Armbruster, AsstVP&TO
TrOpers: K. Jean Murray, TO
TrInv: Joseph Giovino, VP&TrInvO

Foxboro

FOXBORO NATIONAL BANK
P.O. Box 31 02035
617/543-6321 Tr$1 Mil
Hd: Benjamin H. Bristol, TO

Framingham

FRAMINGHAM TRUST CO.
5 Whittier Street 01701
617/879-8200 Tr$52 Mil
Hd: G. Michael Costa, VP&TO
PersTr,EmplBen,Nb: Kevin A. Smith, TO
Nb,TrOpers: Charles B. Spiegel, TO

Gloucester

BANK OF NEW ENGLAND-NORTH SHORE
154 Main St. 01930
617/283-3131 Tr$50 Mil
Hd,PersTr,TrInv,Nb: Frederik C. Hoffmann, SrTO
ComTrF,EmplBen,TrOpers: Judy Wonson, AsstTO

Greenfield

BANK OF NEW ENGLAND-FRANKLIN COUNTY, N.A.
1 Federal St. 01301
413/772-0281 Tr$35 Mil
Hd: Christopher S. Maniatty, SrVP&TO
PersTr: Gordon W. Leavis, TO

SHAWMUT BANK OF FRANKLIN COUNTY
324 Main St.
P.O. Box 671 01302
413/772-0221 Tr$51 Mil
Hd,PersTr: J. Lewis Taylor, VP&SrTO
PersTr,Est: Kay F. Johnson, TO

Holyoke

SHAWMUT FIRST BANK AND TRUST COMPANY
58 Suffolk St. 01040
413/534-0234 Tr$100 Mil
(Branch of Springfield)
Hd,PersTr,Est,Nb: Lawrence R. Gonneville, VP&TO
PersTr: Margaret J. Mallalieu, TO

Hyannis

BANK OF NEW ENGLAND,N.A.
442 Main Street 02601
617/775-0925
(Branch of Boston)
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Harry W. Baughman, VP
Richard C. Landel, VP

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TrInv: John M. Ladner, VP&SIO
Tax: Richard Bussierre, TO
TrOpers: Patricia Auger, TO
Nb: Edward McAuliffe, TO

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Nb: Conrad Hines, TrConslt

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TrOpers: Richard L. Ruble, TO
Nb: Herbert E. Chaflin, TO
Robert M. Wallask, TO
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TrOpers: William A. Redmond, Treas&TO

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TrInv: James M. Lane, SrVP
TrOpers: Ronald A. Colasanti, VP
Nb,Pers: F. Parker Colby, VP
Nb,EmplBen: Paul E. Jensen, 2ndVP
Nb: Richard L. Foersterling, VP

Dundee

NBD MONROE COUNTY BANK
(Operating in the Office of Monroe County Bank)
48131

East Lansing

EAST LANSING STATE BANK
100 W. Grand River Ave. 48823
517/337-4140 Tr$55 Mil
Hd: Frederick A. Meier, VP&TO
TrOpers: Edward A. Trautz, Jr., AsstVP
PersTr: Louis Monticello, AsstTO
Nancy A. Elwood, AsstVP

Empire

EMPIRE NATIONAL BANK
10210 Front St. 49630
616/947-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Escanaba

FIRST NATIONAL BANK & TRUST CO.
1205 Ludington St. 49829
906/786-5010 Tr$49 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: J. C. Bissell, VP&TO
TrInv,ComTrF,TrOpers: J. L. Moffat, AsstVP&TO

STATE BANK OF ESCANABA
49829
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

Fenton

COMERICA BANK-DETROIT
(Operating in Office of State Savings Bank of Fenton)
101 N. Leroy
P.O. Box 231 48430
313/629-2263
Hd: John M. Farr, Pres
PersTr: David E. Bryant, AsstVP
Nb: David C. Muzzall, AsstVP

Flint

CITIZENS COMMERCIAL & SAVINGS BANK
One Citizens Banking Center 48502
313/766-7500 Tr$389 Mil
(Branch in Owosso)
Hd: James S. Hamm, SrVP&TO
PersTr,Prob: Edward J. Tozer, VP&TO
EmplBen,CorpTr: Joseph A. Lemelin, AsstVP&TO
TrInv: Randall E. Thornton, VP&TO
Nb: James R. Heenan, VP&TO
TrOpers: Phillip L. Cook, AsstVP&TO

GENESEE MERCHANTS BANK & TRUST CO.
1 E. First St. 48502
313/766-8371 Tr$350 Mil
(Trust Service Offices in Peoples State Bank of Caro and Community State Bank of Fowlerville)
Hd: Webb F. Martin, SrVP&ChmTrComm
DptyHd: Erik A. Warren, VP&SrTO
TrInv: Carl A. Pohly, VP&SrTrInvO
EmplBen: F. Kay Dandaneau, VP&TO
TrOpers,CorpTr: Randall L. Swift, AsstVP&TOpO
Nb: John P. Camilli, VP

MICHIGAN NATIONAL BANK
503 S. Saginaw St. 48502
313/762-5529
(Branch of Grand Rapids)
Hd: John D. Logan, VP
EmplBen,Nb: Jerry Williams, AsstVP
PersTr,Nb: Paul M. Gonyea, AsstVP

Fowlerville

COMMUNITY STATE BANK OF FOWLERVILLE
P.O. Box 375 48836
517/223-9111
(Services Provided by Genesee Merchants Bank and Trust Co. of Flint)

Frankenmuth

FRANKENMUTH BANK & TRUST
210 S. Main St. 48734
517/652-9944
Hd: Thomas A. Jaffke, ExecVP
PersTr: John E. Kelly, VP&TO
TrOpers: Frances Rodammer, TO

Fremont

FREMONT BANK & TRUST CO.
P.O. Box 100 49412
616/924-3400
Hd: Andrew Klassen, TO

OLD STATE BANK
P.O. Box 70 49412
616/924-2200
Hd: Sharla A. Schipper, VP&TO

Gaylord

COMERICA BANK-DETROIT
(Operating in Office of First National Bank of Gaylord)
P.O. Box 310 49735
517/732-1538
Hd: Conrad A. Schaffer, Pres
PersTr,EmplBen,Nb: Thomas B. Webb, AsstVP

Grand Haven

OLD KENT BANK OF GRAND HAVEN
233 Washington St. 49417
616/842-3100 Tr$75 Mil
Hd,Nb: Harold C. Schmidt, VP&SrTO
PersTr,EmplBen: Eugene O. Harbeck, Jr., VP&TO
PersTr,Nb: Brian T. Lee
TrOpers: Katrina Van Houten

PEOPLES BANK & TRUST CO.
300 Washington St. 49417
616/842-4800
Hd: David C. Tans, VP&TO
PersTr: Carol D. Blaey, TO
EmplBen: Peter Wooldredge, TO

Grand Rapids

FIRST OF AMERICA BANK-GRAND RAPIDS,N.A.
99 Monroe Avenue N.W. 49503
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

MICHIGAN NATIONAL BANK
77 Monroe Center, P.O. Box 1707 49501
616/451-7670 Tr$1.4 Bil
(Branches in Battle Creek, Cassopolis, Flint, Kalamazoo, Lansing, Port Huron, Saginaw & Traverse City)
Hd: Thomas C. Robberson, SrVP
PersTr: R. Park Johnston, GpVP
CorpTr: Thomas De Fer, VP
EmplBen,Nb: Robert E. Whitelaw, VP
TrOpers: Alfred C. Pfeiffer, VP
PersTr,Nb: Thomas A. Phelps, VP

NATIONAL BANK OF DETROIT
190 Monroe NW 49503
616/538-7490
Ronald T. Ostan, AsstVP-PersTrAdm&Dev
EmplBen: Jack I. Westrate, 2ndVP

OLD KENT BANK & TRUST CO.
One Vandenberg Center 49503
616/774-5209 Tr$1.7 Bil
(Branch in Trenton)
Hd: James B. Wynsma, ExecVP
PersTr: Brian Downs, VP
CorpTr: Jack Schneider, CTO
TrInv,ComTrF: James M. LaFleur, SrVP
EmplBen: Phil Allen, VP
TrOpers: Steven J. Wessell, VP
Nb: Michael Taylor, VP

The Directory of Trust Institutions is included in a T&E subscription!

MICHIGAN (Cont'd)

Grand Rapids (Cont'd)

UNION BANK & TRUST CO.,NatAssn
200 Ottawa Ave. N.W. 49502
616/451-7189 Tr$251 Mil
Hd,PersTr,Nb: Philip S. King, VP&SrTO
PersTr: James J. Obermiller, VP&TO
CorpTr,EmplBen: Peter G. Hoek, VP&TO
TrInv: William N. Stellin, VP&TO
ComTrF: Douglas M. Klein, AsstVP&TO
TrOpers: Sandra Frechette

Greenville

COMMERCIAL STATE SAVINGS BANK
P.O. Box 227 48838
616/754-7111 Tr/u$1 Mil
Hd: Ted Kortes, Pres&TO

Grosse Pointe

COMERICA BANK-GROSSE POINTE,N.A.
415 Fisher Rd. 48230
313/222-3300
(Subsidiary of Detroit)
Hd: John S. Snyder, VP
TrInv: Thomas Moore, TrInvO
PersTr: Carl M. Eckert, AsstVP
Nb: Allan P. Cary, AsstVP

NATIONAL BANK OF DETROIT
685 St. Clair 48230
313/884-3760
(Branch of Detroit)
Hd: John E. Caulkins, VP
Nb,PersTr: Robert A. Hackathorn, 2ndVP

Grosse Pointe Woods

MANUFACTURERS NATIONAL BANK OF DETROIT
20180 Mack Ave. 48236
313/886-4530
(Branch of Detroit)
SrAdm: Annalea W. Van Slyck, VP&TO

Hancock

SUPERIOR NATIONAL BANK & TRUST CO.
235 Quincy St. 49930
906/482-0404 Tr$50 Mil
Hd: Stephen J. Albers, TO

Hartford

FIRST OF AMERICA BANK-VAN BUREN, N.A.
P.O. Box 335 49057
616/621-2405
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

Hastings

HASTINGS CITY BANK
150 W. Court St. 49058
616/945-2401 Tr$8 Mil
Hd: David K. Ellis, VP&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Hillsdale

THE HILLSDALE COUNTY NATIONAL BANK
30 S. Howell St. 49242
517/437-3371 Tr$16 Mil
Hd,PersTr,TrInv,Est,Nb: William J. Jugovic, AsstVP&TO
EmplBen,Gdnshp: Douglas L. Scharp, TrAdm
TrOpers: Jane C. Thompson, AsstTO

Holland

FIRST OF AMERICA BANK-HOLLAND,N.A.
One W. 8th St. 49423
616/392-3125
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

Iron Mountain

COMMERCIAL NATIONAL BANK AND TRUST CO.
P.O. Box 550 49801
906/744-4141
Hd,PersTr,CorpTr,Nb: Louis G. Smith, TO
TrOpers: Shirley A. Larson, AsstTO

Ironwood

FIRST OF AMERICA BANK-GOGEBIC, N.A.
200 S. Suffolk St. 49938
906/932-1550
(Services Provided by First of America Bank-Marquette, N.A.)

Ishpeming

MINERS FIRST NATIONAL BANK & TRUST CO.
101 N. Main St. 49849
906/486-4407 Tr$4 Mil
Hd: Carol A. Brown, TO

THE PENINSULA BANK
P.O. Box 470 49849
906/485-6333 Tr$2 Mil
Hd: James E. Lawson, VP&TO

Ithaca

COMMERCIAL NATIONAL BANK
101 N. Pine River 48847
517/875-4144 Tr$5.6 Mil
Hd: Robert L. Brown, SrTO
Shelia R. Rummer, AsstTO

Jackson

CITY BANK & TRUST CO.,NatAssn
1 Jackson Sq. 49201
517/788-2771 Tr$210 Mil
Hd,Nb: E. Bennett Wandel
PersTr: Robert Carlson
CorpTr,EmplBen: David TerMeer
TrInv,ComTrF: Howard Snell
TrOpers: Janet Clevenger

COMERICA BANK-JACKSON
245 W. Michigan Ave. 49201
517/788-5153 Tr$130 Mil
Hd: Daniel H. Calkins, SrVP
PersTr: T. A. Cusick, VP&TO
CorpTr,ComTrF,EmplBen: K. A. Walz, TO
TrInv: Thomas McCarrell
Nb: Gerald F. Petersen, TO
TrOpers: Laura Williamson, TO

Kalamazoo

AMERICAN NATIONAL BANK & TRUST CO.
151 E. Michigan Ave. 49007
616/383-6940 Tr$589 Mil
Hd: Floyd L. Parks, ExecVP
PersTr: Ronald L. Kilgore, VP&SrTO
Prob: Walter Reed, VP&TrCoun
CorpTr,TrOpers: Robert W. Cunningham, TOpO
TrInv,ComTrF: David C. Blough, VP&SrIO
EmplBen: Joseph Spoerl, VP&TO
Nb: W. Quinn Kelly, VP&TO

COMERICA BANK-KALAMAZOO
151 S. Rose St. 49007
616/383-6573
Hd,TrInv: John C. Wattles, SrVP&TO
Nb: Frederick K. Doyle, AsstVP
Nb: David D. Oakland, VP
ProbAdmin: Wayne G. Ramsey, VP&TO
EmplBen: Bryan C. Walling, VP&TO
TmplBen: Gary J. O'Hara, TO
TrOpers: Stephen W. Popplewell, TO
TrInv: Michael L. Mueller, IO
PersTr: Garry P. Kempker, AsstTO

FIRST OF AMERICA BANK-MICHIGAN,N.A.
108 E. Michigan Ave. 49006
616/383-9154 Tr$1.3 Bil
(Trust Service Offices in Battle Creek, Coldwater-Quincy, Escanaba, Grand Rapids, Hartford & Holland)
Hd: John B. Rapp, SrVP
PersTr: Fritz Kirkpatrick, VP
TrInv,ComTrF: Sam Stone, VP
EmplBen: Noel Ocen, VP
TrOpers: Terry L. Zirkle, VP
Nb: Phillip P. Deutsch, VP

MICHIGAN NATIONAL BANK
107 W. Michigan 49005
616/382-6840
(Branch of Grand Rapids)

Kalamazoo Portage

NATIONAL BANK OF DETROIT
(Operating in Office of NBD Portage Bank)
6400 S. Westnedge 49081
616/323-9840
CorpTr: Jack I. Westrate, 2ndVP
PersTr: Ronald T. Ostan, AsstVP

Kalkaska

EMPIRE NATIONAL BANK
P.O. Box 51 49646
616/947-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

★Lansing

BANK OF LANSING
P.O. Box 40170 48901
517/372-9230
Hd,TrInv,Nb: David J. Zimmer, VP&TO
PersTr: Glenda S. Hanslovsky, TO
EmplBen: Howard J. Anderson, AsstVP&TO
TrOpers: Patricia A. Lebsack, TO

FIRST OF AMERICA BANK-CENTRAL
101 S. Washington Square 48933
517/374-5291 Tr$200 Mil
Hd: Joseph A. Caruso, SrVP&SrTO
PersTr: William R. Sanford, VP
EmplBen: Jacob E. Cook, VP
Nb: Pamela K. Cummings, VP
Prob: David R. Dean, VP

MICHIGAN NATIONAL BANK
124 W. Allegan 48904
517/377-3446
(Branch of Grand Rapids)
Hd: Daniel Cogan, VP
EmplBen,Nb: Ralph Faulhaber, VP
PersTr,Nb: John W. Findley, VP

NATIONAL BANK OF DETROIT
(Operating in Offices of NBD Commerce Bank)
300 South Capital Ave. 48933
517/371-1333
Thomas L. Swets, AsstVP

Lapeer

THE FIRST NATIONAL BANK
220 W. Nepessing St. 48446
313/664-2946 Tr$8.5 Mil
Hd: Philip Clark, VP&TO

LAPEER COUNTY BANK & TRUST CO.
P.O. Box 250 48446
313/664-2977 Tr$15 Mil
Hd: Kenneth Ewing, VP&TO
Susan Lafountain, TrAdm

Leland

EMPIRE NATIONAL BANK
109 N. Main St. 49654
616/947-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Livonia

COMERICA BANK-LIVONIA
33400 W. Six Mile Road 48152
313/525-5550
(Subsidiary of Detroit)
Hd: Daniel J. Kennedy
Nb: Irving Herman, AsstVP

Ludington

LUDINGTON BANK & TRUST CO.
One Financial Plaza 49431
616/845-5144 Tr$16.6 Mil
Hd: B. J. Myler, Pres&TO
PersTr,TrInv,ComTrF,EmplBen,Nb: Paul J. Ryan, AsstTO
TrOpers,TDP: Jean Taylor, TOpO

Manistee

MANISTEE BANK & TRUST CO.
375 River St. 49660
616/723-6565 Tr$28 Mil
Hd: Nathan B. Williams, SrVP&SrTO
Est,PersTrAdm: S. Pelarski, TO

Marcellus

G. W. JONES EXCHANGE BANK
P.O. Box 246 49067
616/646-2151
Hd: Cordell R. Jones, VP

Marquette

FIRST OF AMERICA BANK-MARQUETTE,N.A.
Front at Washington Sts. 49855
906/228-9500 Tr$30 Mil
(Trust Service Offices in Calumet, Cheboygan, Ironwood, Menominee, Munising, Sault Ste. Marie & Stambaugh)
Hd: Danny M. Dawidowski, VP&SrTO
TrOpers: Sadie M. Hakkinen, AsstVP&TO
Nb: Steven J. McNally, TO

THE FIRST NATIONAL BANK & TRUST CO.
101 W. Washington St. 49855
906/228-7900 Tr$100 Mil
Hd: Harold N. Herlich, Jr., SrVP&TO

Menominee

FIRST OF AMERICA BANK-MENOMINEE
949 First St. 49858
906/863-2603
(Services Provided by First of America Bank-Marquette)

FIRST NATIONAL BANK & TRUST OF MENOMINEE
962 First St. 49858
906/863-5515 Tr$13 Mil
Hd: John L. Moffat
TrOpers: Barbara J. Wood, TO

Midland

CHEMICAL BANK & TRUST CO.
P.O. Box 231 48640
517/631-9200 Tr$129 Mil
Hd,PersTr,Nb: Eugene B. Skeebo, SrVP&SrTO
CorpTr,ComTrF,TrOpers: John Ujevich, VP&TO
TrInv,EmplBen: William C. Lauderback, VP&TO

COMERICA BANK-MIDLAND
201 MacDonald St. 48640
517/631-9000 Tr$120 Mil
(Trust Service Offices in Clare, Shepherd & West Branch)
Hd,Nb: Michael R. Dufour, SrVP&SrTO
TrInv,EmplBen: Dan N. Brown, VP&TO
TrOpers: Hans J. Schmidt, TO
PersTr: S. Rose, PersTO

Monroe

MONROE BANK & TRUST
P.O. Box 740 48161
313/241-3431 Tr$100 Mil
Hd: John F. Weaver, ExecVP&SrTO
William M. Aldrich, TO
Ronald V. Green, TO
Thomas J. Bruck, TO

SECURITY BANK OF MONROE
28 E. Front St. 48161
313/241-6262 Tr$32 Mil
Hd: V. N. Pagani, VP&TO
TrOpers: Mike McCormick, TO

Mount Pleasant

ISABELLA BANK & TRUST
P.O. Drawer 100 48858
517/772-9471 Tr$9.33 Mil
Hd: Paul C. Siers, TO
Cynthia A. Brownson, AsstTO

Munising

FIRST OF AMERICA BANK-ALGER N.A.
101 W. Munising Ave. 49862
906/387-2610
(Services provided by First of America Bank-Marquette, N.A.)

Muskegon

COMERICA BANK-HACKLEY N.A.
P.O. Box 1215 49443
616/739-0123 Tr$180 Mil
Hd: Thomas E. Munroe, VP&SrTO
PersTr: Loa E. Vandervelde, TrAdm
PersProb: Norma York-Bremer, AsstVP&TO
TrInv. John D. McDougle, VP&IO
TrOpers: Ronald K. Pratt
EmplBen: Gregory Zerlaut, AsstVP
Nb: Raymond G. Hanslits, VP&TO

FMB-LUMBERMAN'S BANK
One Lumberman's Square 49443
616/725-4000 Tr$90 Mil
Hd,Nb,EmplBen,TrOpers: James G. McCall, VP&TO
Prob&PersTr: Roger L. Smith, AsstVP&TO
CorpTr: Marilyn Ballantyne, TO
Inv,ComTrF: Les Horwitz, TrInvO

FIRST OF AMERICA BANK-MUSKEGON
335 Muskegon Mall 49443
616/722-7683
Hd,Nb: John W. Nicholson, VP&TO
PersTr: Adeline R. Thompson, AsstVP&TO
Louisa M. Vargo, AsstVP&TO
CorpTr,EmplBen: Richard J. Zinger, VP&TO
TrOpers: Robert H. Crouch, TOpO

Negaunee

THE FIRST NATIONAL BANK OF NEGAUNEE
P.O. Box 668 49866
906/475-4151 Tr$5 Mil
Donald A. Maki, TO

Niles

OLD KENT BANK-SOUTHWEST
210 E. Main St. 49120
616/683-4000 Tr$150 Mil
(Branch in Benton Harbor)
Hd: David A. Hall, SrVP&SrTO
PersTr: Craig M. Mann, VP&TO
CorpTr: Kevin M. Powers, TO
TrInv: Patrick K. Gibson, VP&IO
EmplBen: James C. Zaher, TO
TrOpers: David M. Sands, AsstVP

Northport

EMPIRE NATIONAL BANK
122 E. Nagonaba 49670
616/947-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Owosso

PACESETTER BANK & TRUST
123 Washington 48867
517/723-8811 Tr$40 Mil
Hd: Daniel K. Pierce, VP&SrTO
PersTr: Brenda Haybarker, TO
TrOpers: Shirley Gibson

Petoskey

FIRST NATIONAL BANK & TRUST CO.
Mitchell & Howard Sts. 49770
616/347-7711
Hd,PersTr,CorpTr,Nb: John Nicholson, TO
PersTr,CorpTr,TrOpers,EmplBen: Lou Ann Mulvaney, TO

STATE BANK & TRUST CO.
P.O. Box 567 49770
616/347-5050 Tr$35 Mil
(Branch of Old Kent Bank & Trust Co., Grand Rapids)
Hd: Phillip H. Millard, AsstVP

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TRUSTWARE™

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1300 Center Drive Atlanta, Georgia 30338 (404) 391-1700

Pigeon

THUMB NATIONAL BANK & TRUST CO.
P.O. Box 430 48755
517/453-3113 Tr$10 Mil
(Branch in Cass City)
Hd: John B. Schaefer, TO
TrOpers: Sandra Heck, TO

Pontiac

FIRST FEDERAL SAVINGS BANK AND TRUST
761 W. Huron St. 48053
313/333-7071 Tr$25 Mil
Hd: Leo D. Ottoni, SrVP
PersTr: David G. Kovac, TO
CorpTr: Carlton W. Bardel, TO
TrOpers: Catherine C. Guastella, AsstTO

Port Huron

MICHIGAN NATIONAL BANK
800 Military St. 48060
313/987-1827
(Branch of Grand Rapids)
Hd: Douglas N. Nelson, AsstVP
EmplBen,Nb: Jerry Williams, AsstVP
PersTr,Nb: Phil Russell, AsstVP

Quincy

FIRST OF AMERICA BANK
P.O. Box 8 49082
517/639-3745
Hd: Richard Huttenlocker, AsstVP

Royal Oak

FIRST OF AMERICA-WAYNE OAKLAND
3101 N. Woodward 48072
313/288-6040 Tr$45 Mil
Hd: David E. Swanchara, SrVP
PersTr: Ann W. Alford, AsstVP&TO
PIA: Patricia Potter, CshMgt
EmplBen: Charles T. Lemke, AsstVP&TO
TrOpers: Penny Morgan
Nb: Nellie B. Morgan, AsstVP&TO

Saginaw

MICHIGAN NATIONAL BANK
501 Lapeer St. 48607
517/776-6290
(Branch of Grand Rapids)
Hd: Barry D. Babbitt, VP
EmplBen,Nb: Jerry Williams, AsstVP

NATIONAL BANK OF DETROIT
(Operating in Offices of First State Bank of Saginaw)
1156 North Niagara Ave.
P.O. Box 1487 48605
517/771-2525
Richard J. Stringer, TO
David J. Homan, TO

SECOND NATIONAL BANK OF SAGINAW
101 N. Washington Ave. 48607
517/776-7440 Tr$230 Mil
Hd: Kim Gardey, SrVP&SrTO
Nb: Robert Whiting, TO
TrInv: Edward Majask, VP&TO
TrOpers: Jere Bendes, Mgr
LegalDiv: William Berton, TO
Tax: Elmer Hecht, TO
PersTr: Donald List, TO
ComTrF: David Kessel, TO
EmplBen: James Neumeyer, RetPlngMgr

St. Clair

COMMERCIAL & SAVINGS BANK OF ST. CLAIR COUNTY
P.O. Box 28 48079
313/329-2244 Tr$100 Mil
Hd,TrInv,Nb: Charles W. Staiger, VP
PersTr,TrOpers,Nb: Margaret Pavey, TrAdm
PersTr: Mary Richert, TrTxO
Kathee Harrison
Evelyn Gillies
EmplBen: Richard Brenner

St. Johns

CLINTON BANK & TRUST CO.
200 N. Clinton Ave. 48879
517/224-6811 Tr$35.8 Mil
Hd: Rollin A. Huard, Jr., VP&TO
Charles J. Halfmann, TO

Saline

CITIZENS TRUST
114 E. Michigan Ave. 48176
(Branch of Ann Arbor)
Ronald Gardner, AsstVP

Sault Ste. Marie

FIRST OF AMERICA BANK-SAULT STE. MARIE, N.A.
320 Ashmun St. 49783
906/635-5201
(Services Provided by First of America Bank-Marquette, N.A.)

Scottville

STATE SAVINGS BANK
P.O. Box 278 49454
616/757-4751 Tr$1.8 Mil
Hd: Clare W. Reeds, TO

Shepherd

COMERICA BANK-CENTRAL
258 W. Wright 48883
(Branch of Comerica Bank-Midland)

South Haven

CITIZENS TRUST & SAVINGS BANK
P.O. Box 449 49090
616/637-2141 Tr$35 Mil
Hd: William L. Rockhold, VP&TO
John M. Thomas, VP&TO
Gilbert C. Jillson, VP
TrInv: J. Scott Sperry
TrOpers: Leslie K. Muske

South Lyon

STATE SAVINGS BANK
200 West Lake St. 48178
313/437-8151
(Services Provided by First of America Bank-Ann Arbor)

Southfield

COMERICA BANK-SOUTHFIELD
27777 Franklin Road 48034
313/355-1424
(Subsidiary of Detroit)
Hd: Gilbert Rodger, Pres

Southgate

SECURITY BANK & TRUST CO.
P.O. Box 1099 48195
313/281-5420 Tr$141 Mil
Hd,Nb: William C. Hamming, SrVP&TO
PersTr: David W. LeBar, AsstVP&TO
CorpTr,EmplBen: Claude Wininger, TO
TrInv: Ronald Mitchell, TrInvO
TrOpers: Colleen McDonald, TO

Stambaugh

FIRST OF AMERICA BANK-IRON COUNTY
402 Washington St. 49964
906/264-5191
(Services Provided by First of America Bank-Marquette, N.A.)

Sterling Heights

COMERICA BANK-STERLING HEIGHTS, N.A.
36910 Van Dyke 48077
313/264-7530
(Subsidiary of Detroit)
Hd: William H. Heck, Pres

Sturgis

THE CITIZENS STATE BANK
100 E. Chicago Rd. 49091
616/651-4711 Tr$30 Mil
Hd: E. C. Leer, VP&TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box C 49091
616/651-8551 Tr$21 Mil
Hd: David E. Watters, VP&TO

Tecumseh

UNITED SAVINGS BANK OF TECUMSEH
P.O. Box 248 49286
517/423-8373 Tr$25 Mil
(Branches in Adrian and Britton)
Hd: James L. Anderson, VP&TO
Lois A. Logan, TO

Three Rivers

FIRST NATIONAL BANK
P.O. Box 407 49093
616/273-1715 Tr$8.5 Mil
Hd: John McKillen, VP&TO

Traverse City

EMPIRE NATIONAL BANK
1227 E. Front 49684
616/947-2111 Tr$45 Mil
(Branches in Empire, Kalkaska, Leland & Northport)
Hd: James M. Merenda, VP&SrTO
TrOpers: Patricia Borowiak, Supv
Inv,Admin: George G. Strietmann, InvMgr
EmplBen: Arlene Oren, VP

MICHIGAN NATIONAL BANK
10850 Traverse Hwy. 49684
616/941-0111
(Branch of Grand Rapids)
Hd: Scot J. MacDonald, AsstVP

NORTHWESTERN SAVINGS & LOAN ASSOCIATION
P.O. Box 809 49685-0809
616/947-5490 Tr$15 Mil
Hd: Robert A. Kincade, VP&TO

PACESETTER BANK & TRUST-GRAND TRAVERSE
102 W. Front St. 49684
616/947-1100 Tr$125 Mil
Hd: Dennis W. Piskor, SrVP&TrInvO

Trenton

PEOPLES BANK & TRUST CO.
2674 West Jefferson Ave. 48183
313/671-2624 Tr$56 Mil
(Branch of Old Kent Bank & Trust Co., Grand Rapids)
Hd,TrInv,Nb: Lester R. Pinks, VP&TO
CorpTr,EmplBen: Thomas D. Gould, TO
PersTr,ComTrF: Margaret A. Lance, TO

TRENTON BANK AND TRUST COMPANY
2675 West Jefferson Ave. 48183
313/676-0300 Tr$10 Mil
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(Branch in Detroit)
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PersTr,CorpTr: Peter E. McLellan, GpVP
ComTrF: Susan J. Malzahn, AsstVP
EmplBen: George D. Sutton, GpVP
TrOpers: Andrea L. Wulf, GpVP
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TrInv,ComTrF: Jim Dodge, TrInvO
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MINNESOTA

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507/433-0202 Tr$3 Mil
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PersTr: Michaela M. Belatti, TO
TrOpers: Shirley M. Terry, AsstTO

MINNESOTA TRUST CO.
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507/437-3231 Tr$5 Mil
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PersTr,TrOpers: Kurt Stertz
CorpTr,EmplBen: P. D. Plunkett, VP
TDP: A. Mullenbach

Crookston

CROOKSTON NATIONAL BANK
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218/281-1976
Hd: Robert R. Sobolik, Pres&TO

Duluth

FIRST BANK,N.A.-DULUTH
130 W. Superior St. 55801
218/723-2891 Tr$307 Mil
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Prob: Donald W. Nygaard, VP
TrInv: Thomas W. Brechlin, VP
CorpTr: Terese Rigodanzo, TO
EmplBen: Thomas F. Beaupre, AsstVP
TrOpers: Barbara J. Edstrom, TOpO
Nb: Helena E. Jackson, AsstVP

FIRST NATIONAL BANK
230 W. Superior St. 55801
218/723-2765 Tr$273 Mil
Hd: Bruce P. Wagner, SrVP
PersTr: Bruce W. Potter, VP
CorpTr: Larry H. Duncan, AsstVP
TrInv: Donald A. Carlson, VP
EmplBen: Thomas W. Conklin, AsstVP
TrOpers: Martin M. MacLean, TOpO
Nb: Eric J. Neetenbeek, TO

NORTH SHORE BANK OF COMMERCE
131 W. Superior St. 55802
218/722-4784 Tr$35 Mil
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TrOpers: Ross S. Maynard, AsstTO

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TrOpers: Janet Schwartz

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Hutchinson

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T. A. Burich, ExecVP&TO
J. C. Kraft, AsstVP&TO

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FIRST AMERICAN BANK & TRUST OF MARSHALL
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Inv: Barbara Atha, TO
Prob,RE: Dave Miller, TO
TrInv: Janet Vandendriessche, TO
TrOpers: Julie Coudron

Minneapolis

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CorpTr: Gordon Glaza, AsstTO
EmplBen: David E. Hartle, AsstVP&TO
TrOpers: Dale Jorgensen, VP&TO
Nb: Karen Omtvedt, AsstVP&TO

FIDELITY BANK & TRUST CO.
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Acctg&Taxes: Clark Johnson, TrAcctgO

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CorpTr: John W. Scanlan, VP
EmplBen: Welles B. Eastman, VP
TrOpers: Thomas G. Sletta, VP
Nb: Thomas M. Libera, VP
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PersTr,Est: Paul O. Schliesman, VP
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PersTr: Amy Floyd, TO
CorpTr: Connie Weinman, AsstVP
TrInv: Richard P. Hoyland, VP-TrInv
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PersTr,TrOpers: Dewayne A. Hoium, VP

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S. W. Truchinski, AsstVP&TO
TrInv,ComTrF: C. R. Lundbeck, VP&TrInvO
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TrOpers,TDP: R. Kent, TOpO
Nb: J. W. Koch, AsstVP&TrMktO

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CorpTr: D. H. Willard, VP
TrInv: J. R. Caswell, VP
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TrOpers: Arlene Pederson, Supv

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CorpTr: William R. Fleming, AsstTO

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EmplBen: H. L. Townsend, Pres
EmplBen,TrOpers,Nb: Katharine McCauley, AsstTO

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PersTr,CorpTr,TrOpers: Annette D. Brand, VP&T

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EmplBen: Pat Broome, AsstTO
TrOpers: June Howell, AsstTO

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PersTr,CorpTr,TrOpers: James Terry Haynes, VP&TO

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TrInv: George Bensabat, VP&TrInvO
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Hd: Al Shiyou, TO

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P.O. Box 709 38801
601/842-5273 Tr$25 Mil
Hd: E. Robinson McGraw, SrVP&SrTO
PersTr: Kenneth Grisham, AsstTO
EmplBen: Don Carter, AsstVP&TO

Union

PEOPLES BANK OF MISSISSIPPI,NatAssn
P.O. Box U 39365
601/774-9266 Tr/u$1 Mil
Hd: Kenneth R. Jones, Pres

Vicksburg

FIRST NATIONAL BANK
P.O. Box 39 39180
601/636-1151
Hd: Joe Schmitt, VP&SrTO

MERCHANTS NATIONAL BANK
P.O. Box 871 39180
601/636-3752 Tr$20-30 Mil
Hd: J. E. Sullender, ExecVP&TO
TrOpers: Dorothy E. Luck

Water Valley

BANK OF WATER VALLEY
1100 Central St. 38965
B. C. Taylor

West Point

FIRST NATIONAL BANK
P.O. Box 319 39773
601/494-1411 Tr/o$1 Mil
John R. Early, VP&TO
Mrs. Susanne M. Campbell, VP&AsstTO
Mark G. Hazard, III, VP&TO

Yazoo City

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 750 39194
601/746-3221
(Branch of Jackson)
Hd: Oscar T. Harvey, ExecVP

MISSOURI

Aurora

CHARTERBANK AURORA
201 Madison 65605
417/678-5112
Hd: J. W. Fogle, Jr., Pres&TO
Mary Lois Kelley, AsstCsh&AsstTO

Ballwin

BOATMEN'S BANK OF WEST COUNTY
555 Manchester Rd. 63011
314/227-5800
Hd: F. Joseph Hollas, TO

Boonville

CHARTERBANK BOONVILLE,NatAssn
412 Main Street 65233
816/882-6642 Tr$.8 Mil
Hd: Curtis J. Sprick, VP&TO

Branson

CENTERRE OF BRANSON
P.O. Box 130 65616
417/334-4125 Tr$1 Mil
Hd: Karen K. Hall, TO

SECURITY BANK & TRUST CO.
P.O. Box 70 65616
417/334-2191 Tr$3 Mil
Hd: David S. Eblen, Pres&TO

Butler

CHARTERBANK BUTLER
P.O. Box 112 64730
816/679-4114 Tr/o$1 Mil
Hd: Edgar M. Ratliff, Pres

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BOATMEN'S BANK
P.O. Box 220 63701
314/334-7111 Tr$7 Mil
Hd: Richard Allgood, TO

CENTERRE BANK OF CAPE GIRARDEAU,N.A.
P.O. Box 70 63701
314/334-4811 Tr$3.5 Mil
Hd: Mary Jo Westrich, TO

Carrollton

CARROLL COUNTY TRUST CO.
P.O. Box 187 64633
816/542-2050 Tr/o$2 Mil
Hd: Allen Eiserer, VP&TO

FIRST NATIONAL BANK
1 S. Main St. 64633
816/542-2243
Hd: F. A. Jones, VP&TO

Carthage

CHARTERBANK OF CARTHAGE
231 S. Main St. 64836
417/358-9011 Tr$25 Mil
Hd: Roger L. Tarbutton, TO

UNITED MISSOURI BANK OF CARTHAGE
300 Grant St. 64836
417/358-2135 Tr$15 Mil
Hd: John O. Phelps, TO
Mrs. Geneva Fosken, VP&AsstTO

Caruthersville

FIRST STATE BANK
P.O. Box 18 63830
314/333-1700 Tr/u$2 Mil
Hd,PersTr,CorpTr,EmplBen,Nb:
James A. Atchison, ExecVP&TO
TrOpers: Robert E. Morgan, ExecVP&AsstTO
TrInv: Horace Dunagan Jr., Pres&AsstTO

THE NATIONAL BANK OF CARUTHERSVILLE
P.O. Box 110 63830
314/333-2240
Hd: John V. Snead, Pres

Centralia

AMERICAN BANK,NatAssn
100 South Rollins St., P.O. Box 28 65240
314/682-2143
Hd: Roy E. Hulen, Pres
Sue Ward, Asst

Chillicothe

THE CITIZENS BANK & TRUST CO.
700 Jackson St. 64601
816/646-5500 Tr$11 Mil
Hd: Edgerton Welch, ChmBd,CEO&TO
ComTrF: William E. Welch, Pres&TO
Nb: Ed Douglas, SrVP&TO

Clayton

BOATMAN'S TRUST COMPANY
222 S. Central 63105
314/726-5522 Tr$79 Mil
Hd: Reuben M. Morriss, III, Pres&ChmBd
EmplBen: James R. Hicks, ExecVP
TrInv: John B. Kennedy, TO
TrOpers: Susan A. Moyer, TO
Nb: William J. Onder, TO
Edward L. Armstrong, TO

COMMERCE BANK OF ST. LOUIS COUNTY
P.O. Box 11573 63105
314/726-2255 Tr$350 Mil
Hd: Stanley D. Miller, ExecVP
PersTr: Michael Erb, VP&TO
TrInv: Carl C. Enloe, VP&TO
ComTrF: Ronald H. Spicer, AsstVP&TO
EmplBen: Ronald Morice, AsstVP
TrOpers: Laurie Hayek, TOpO
Nb: Richard E. Drummond, VP&TO

THE GUARANTY TRUST CO. OF MISSOURI
7701 Forsyth Blvd. 63105
314/725-9055 Tr$207 Mil
Hd: James A. Finch, III, Pres
PersTr: W. R. Diepenbrock, SrVP
TrInv: A. C. Parato, VP
EmplBen: V. L. Vinyard, AsstVP
TrOpers: J. Burch, AsstVP
Nb: Charles Lynch, AsstVP

Columbia

BOONE COUNTY NATIONAL BANK
P.O. Box 678 65205
314/874-8490 Tr$88 Mil
Hd: Robert L. Roper, Jr., SrVP&TO
PersTr: Nancy J. Weart, TO
PersTr,TrInv: Stephen G. Bunch, TO
PersTr,RE: John A. Epple, Jr, TO
TrOpers: Barbara Kribbs, TO

CENTERRE BANK OF COLUMBIA
800 Cherry St. 65201
314/876-6000 Tr$14 Mil
Hd: Richard M. Rathgeb, Pres&ExecTO
PersTr,TrInv,EmplBen,TrOpers,Nb:
Ben Galloway, VP&TO
Robert W. Mason, FinPlng&AsstTO
Betty J. Schuster, FinPlng&AsstTO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1867 65205
314/449-3911 Tr$10 Mil
Hd: Ben A. Sellers, Jr., AsstVP&TO
TrOpers,TrAdm: Nedra Moreau, AsstTO
TrOpers: Linda Marshall, AsstTO

Creve Coeur

FIRST MISSOURI BANK & TRUST CO.
11901 Olive Blvd. 63141
314/567-3600 Tr$18.5 Mil
Hd,TrInv,EmplBen,Nb: Ronald J. Ballinger, VP
PersTr,ComTrF: Donald J. Fitzgerald, TO
TrOpers,TOP: Jim Donaher

Excelsior Springs

CHARTERBANK EXCELSIOR SPRINGS
218 S. St.
P.O. Box 100 64024
816/637-3133 Tr$9 Mil
Hd: Cynthia A. Wright, TO

Fayette

COMMERCIAL TRUST CO.
65248
816/248-2222 Tr/u$1 Mil
Hd: L. W. Jacobs, Jr., Pres&TO

Fulton

THE CALLAWAY BANK
P.O. Box 42 65251
314/642-6060 Tr$3 Mil
Hd: John C. Harris, Chm&TO

Glasgow

TRI-COUNTY TRUST COMPANY
P.O. Box 217 65254
816/338-2234
Hd: Virgil L. Renne, ExecVP

Grandview

THE GRANDVIEW BANK AND TRUST COMPANY
12500 Hi-Way 71 64030
816/763-2000
Hd: Larry Janacaro, Pres
CorpTr,TrInv: Robert L. Kohley

Hannibal

FARMERS & MERCHANTS BANK
P.O. Box 938 63401
314/221-6424
Hd: Paul D. Schoonover, ExecVP,TO&Csh

HANNIBAL NATIONAL BANK
100 N. Main St., P.O. Box 1107 63401
314/221-0050 Tr$3.5 Mil
Hd: E. M. Weaver, Pres&TO

Harrisonville

ALLEN BANK AND TRUST COMPANY
P.O. Box 447 64701
816/884-3214 Tr/u$1 Mil
Hd,PersTr: Dayle P. Lindsey, Pres
Jordan D. Lindsey, ExecVP

Hermann

BAY-HERMANN BANK
315 Schiller 65041
314/486-3134

Independence

THE CHRISMAN-SAWYER BANK
P.O. Box 200 64051
816/833-1600
Hd: C. W. Jones, Pres

STANDARD STATE BANK
10725 Independence Ave. 64053
816/836-0200 Tr$3 Mil
Hd: Michael J. Walts, VP&TO
William Colyer, VP&TO

Jackson

JACKSON EXCHANGE BANK & TRUST CO.
101 Court St. 63755
314/243-3557 Tr$4 Mil
Hd: Robert R. Grebing, Pres&TO

★Jefferson City

THE CENTRAL TRUST BANK
P.O. Box 779 65101
314/634-1224 Tr$65 Mil
Hd,PersTr,CorpTr,TrInv,TrOpers,EmplBen,Nb:
Karen L. Pletz, VP&TO
TrOpers,EmplBen,Nb: Clyde P. Angle, VP&TO
PersTr,CorpTr,TrInv: Michael W. Prenger, AsstTO

EXCHANGE NATIONAL BANK
132 E. High St. 65101
314/636-2151
Hd: Charles G. Dudenhoeffer Jr., VP&TO
TrOpers: Robert J. Crede, AsstCsh&AsstTO

Joplin

COMMERCE BANK OF JOPLIN
P.O. Box 970 64802
417/624-2414
Hd: John S. Leffen, TO

FIRST NATIONAL MERCANTILE BANK & TRUST CO.
4th & Main Sts. 64801
417/624-1234 Tr$125 Mil
Hd,Nb,TrInv: Duane D. Lawellin,
VChmBd&ExecTO
PersTr: Richard Spong, SrVP&TO
CorpTr: Lee W. Johnson, TO
EmplBen: Douglas Hausen, TO
Prob: Birdie Garoutte, TO
TrOpers: Twila Dickerson, TO

FIRST STATE BANK
P.O. Box 1373 64802
417/623-8860 Tr/u$1 Mil
Hd,PersTr,CorpTr: Steven Buerge, Pres&TO

UNITED MISSOURI BANK OF JOPLIN
P.O. Box 1365 64802
417/781-1300 Tr/u$1 Mil
Hd: Russell G. Cochran, CEO,Pres&TO
Claudette Brown, Csh

MISSOURI (Cont'd)

Kansas City

AMERICAN BANK & TRUST CO.
1 W. Armour Blvd. 64111
816/931-1700
Hd: Rodney R. Hill, Pres&TO

THE BANK OF KANSAS CITY
P.O. Box 693 64141
816/556-8099 Tr$475 Mil
Hd: W. Patrick Sterner, SrVP
CorpTr: William Ekey, AsstVP
TrInv: Kent Naugle, AsstVP&TrInvO
Adm: Jack Brown, VP
EmplBen: Michael Marlow, VP
TrOpers: Christine Breece, VP&TOpO

BLUE RIDGE BANK & TRUST CO.
100 Blue Ridge Tower
4140 Blue Ridge Blvd. 64133
816/353-5000 Tr$30 Mil
Hd: James A. Morris, ExecVP&TO

BOATMEN'S BANK & TRUST CO. OF KANSAS CITY
1101 Baltimore Ave. 64105
816/221-8600 Tr$65 Mil
Hd,Nb: Robert W. Loyd, SrVP&TO
PersTr: Eileen Sullivan, VP&TO
CorpTr: L. Vonder Haar, VP&TO
EmplBen: Dixie J. Bell, VP&TO
TrInv,ComTrF: Richard Holm, VP&TO
TrOpers: Lawrence J. Cipolla, VP&TOpO

CENTERRE BANK OF KANSAS CITY,N.A.
900 Walnut St. 64106
816/474-6211 Tr$370 Mil
Hd: Robert T. Hunter, SrVP
PersTr: Bruce D. Roberson, VP&TO
John Archer, VP&TO
CorpTr,TrOpers: C. H. Hyer, AsstVP&TO
TrInv: Ronald L. Conus, VP&TrInvO
EmplBen: Michael F. Marlow, AsstVP
TrOpers: Charlene C. Osborn, TOpO
Nb: Edith M. Smith

COMMERCE BANK OF KANSAS CITY,N.A.
P.O. Box 248 64141
816/234-2551 Tr$850 Mil
Hd: John R. Owen, ExecVP
AsstHd: Richard E. McEachen, ExecVP
George T. Reichman, SrVP
Tax: Ronald E. Harlow, VP
TrInv: George H. Wood, SrVP
CorpTr,EmplBen: Joseph A. Burkart, II, SrVP
TrOpers: W. Kay Voorhees, VP
PersTr: Thomas A. Wallingford. VP
Nb: William Lupton, VP

FIRST NATIONAL BANK OF KANSAS CITY
P.O. Box 38 64183
816/221-2800 Tr$2.1 Bil
Hd: Robert J. Wharton, ExecVP
Richard L. Moore, SrVP
PersTr: Leland R. Casady, SrVP
CorpTr: James K. Shineman, VP
TrInv: Steven N. Palmer, SrVP
TrOpers: Darrell E. Werner, SrVP
Prob: Clark C. Bradshaw, SrVP
RE: W. Dudley Alexander, SrVP
EmplBen,ComTrF: Lyle W. Brizendine, VP

GOPPERT BANK & TRUST CO.
222 W. Gregory St. 64114
816/444-4444
Hd: Howard E. Bunton, SrExecVP

INVESTORS FIDUCIARY TRUST CO.
21 West 10th 64105
816/474-8786 Tr/o$300 Mil
Hd: David A. Dodge, Pres
TrOpers: Robert W. Ciarlelli, ExecVP
Richard A. Winegar, VP
Acctg: Christopher E. Black, VP&FinO

KANSAS CITY BANK & TRUST CO.
P.O. Box 266 64141
816/842-1800 Tr$100 Mil
Hd,Nb: Allen Cinnamon, SrVP&SrTO
TrInv,ComTrF: Daniel Piedimonte, VP&IO
EmplBen: Dixie Bell, AsstTO
PersTr,Est: Dana Blackman, TO
Elizabeth Maxwell, AsstTO
CorpTr,TrOpers: David Phillips, TOpO

MARK TWAIN BANK PLAZA
4901 Main St. 64112
816/756-1300 Tr$9 Mil
Hd,PersTr: Terry R. Post, Pres
CorpTr,EmplBen: Michael J. Patton, VP
TrOpers,TDP: Cheryl L. Hess, AsstTO

MERCANTILE BANK & TRUST CO.
1101 Walnut St. 64106
816/842-2000 Tr$175 Mil
Hd,EmplBen: N. J. Starkey, ExecVP
PersTr: Patricia A. Briggs, TO
CorpTr: Carole A. Mosher, AsstTO
TrInv,ComTrF: Joseph W. Kresse, TrInvO
TrOpers: Anna L. Lawless, TO
Prob: Edgar Sylvester, TO
Nb: Donald B. Ketchum, TO

THE MERCHANTS BANK
9th & Main St. 64105
816/471-1700
Hd: Stephen W. Crider, ExecVP&TO
PersTr: Edward J. Reitzes, TO
CorpTr: Judith K. Henzlik, VP&TO
TrOpers: Connie L. Reinert, AsstTO
Nb: David Eisenstein, TrCoun

PLAZA BANK AND TRUST CO.
118 W. 47th St. 64112
816/756-2500 Tr$70 Mil
Hd: James A. DeBerry, VP&SrTO
PersTr: Mary L. McClain, VP&TO

UNITED MISSOURI BANK OF KANSAS CITY,NatAssn
P.O. Box 226 64141
816/556-7700 Tr$2 Bil
Hd: Frank R. Terry, VChm
PersTr: Edward J. McShane, Jr., SrVP
CorpTr: William C. Boaz, SrVP
TrInv: Stuart L. Murdock, ExecVP
ComTrF,TrOpers: E. Frank Ware, SrVP
EmplBen: Robert E. Reiter, SrVP
Nb: Mrs. Leone H. Park, SrVP
TDP: David Swan

WESTPORT BANK
331 Westport Rd. 64111
816/531-5000 Tr$12 Mil
Hd: Virginia A. Glick, AsstVP&TO

Kennett

BANK OF KENNETT
P.O. Box 311 63857
314/888-4571 Tr/o$1 Mil
Hd: Terry H. Berry, VP&TO

KENNETT NATIONAL BANK
P.O. Box 589 63857
314/888-9051 Tr/u$1 Mil
Hd: Donald C. Jones, ExecVP

Ladue & St. Louis County

MARK TWAIN NATIONAL BANK
8820 Ladue Rd. 63124
314/727-1000 Tr/o$50 Mil
Hd,EmplBen: Robert W. Wolters, Pres
TrInv: John V. Davis, VP
PersAdm: Patricia E. Fitzgerald, TO
TrOpers: Kathleen A. Quann, TO
TrCoun: Elsa M. Steward

Lee's Summit

CHARTERBANK LEE'S SUMMIT
1801 W. Chipman Rd. 64063
816/525-0000 Tr$25 Mil
Hd,TrInv: Herbert G. Jett, Pres&TO
PersTr,Prob: Janet H. Mahl, TO

Lexington

CHARTERBANK LEXINGTON
P.O. Box 428 64067
816/259-4661
Hd: Don Savio, Pres

Marshall

CHARTERBANK MARSHALL
102 E. Arrow St. 65340
816/886-9656 Tr$3 Mil
Hd: E. Joseph Bode, Pres,CEO&TO
Sheryl E. Lawless, AsstTO
Lloyd E. Shepard, AsstTO

WOOD & HUSTON BANK
27 E. North St. 65340-0040
816/886-5575 Tr$4.568 Mil
Hd: John P. Huston, Pres&TO

Moberly

CITY BANK & TRUST CO.
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Hd: Marsha Fifer, TO

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201 E. Main St. 64850
417/451-2211 Tr$3.5 Mil
Eldon L. Morgan, TO
Bill B. Lee, Chm,Pres&AsstTO

Nevada

CITIZENS STATE BANK
P.O. Box 467 64772
417/667-3347 Tr/o$7 Mil
Hd: Robert A. Fairbanks, VP&TO

FIRST NATIONAL BANK
P.O. Box 388 64772
417/667-3057 Tr/u$1 Mil
Hd: David Swearingen, ExecVP&TO

Osceola

OSCEOLA BANK
P.O. Box 349 64776
417/646-8128
Hd: Larry L. Lutes, ExecVP

Plattsburg

AMERICAN BANK OF PLATTSBURG
P.O. Box E 64477
816/539-2131 Tr/o$1 Mil
R. David Crader, Pres&TO
Vickie Wade, AsstTO

Poplar Bluff

BANK OF POPLAR BLUFF
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314/785-4671 Tr$2.5 Mil
James C. Moser, Pres
Hd: William B. Gresham, III
Debbie Adams, AdmAsst

Richmond

AMERICAN BANK OF RICHMOND
P.O. Box 160 64085
816/776-5444 Tr/u$1 Mil
Hd: W. E. Smith, VChm&Pres

Richmond Heights

COUNTY BANK OF RICHMOND HEIGHTS
7910 Clayton Rd. 63117
314/645-0081 Tr$17 Mil
Hd: Ginny Anderson

Rock Port

CITIZENS BANK & TRUST
101 North Main Street 64482
Hd: Carl Kleppinger

St. Joseph

AMERICAN NATIONAL BANK
5th & Francis Sts. 64502
816/233-2000
Hd: Pat Speiser, SrVP&TrDir
PersTr: William P. Mytton, VP&TO
CorpTr: Thad Carver, VP&TO
TrInv: Sharon Evers, VP&TO
EmplBen: Ronald L. Goforth, VP&TO
TrOpers: Shane McDonald, AsstVP&TO

FIRST NATIONAL BANK OF ST. JOSEPH
Felix & 4th Sts. 64501
816/279-2721 Tr$130 Mil
Hd,EmplBen: Lyman L. Frick, Jr., ExecVP&SrTO
PersTr: William B. Ebert, VP&TO
TrOpers: Constance J. Smith, TO
TrInv: Robert S. Siemens, VP&TO
EmplBen: Dan Danford, Mgr
Nb: Bartlett Ford, VP&TO

UNITED MISSOURI BANK OF ST. JOSEPH
10th & Penn St. 64503
816/233-8284
Hd,Nb: David W. Lewis, ChmBd
James V. Barry, Pres
PersTr,TrOpers: Wayne P. Willard, VP&TO

St. Louis

BEAGLE BANK & TRUST CO.
4323 N. Grand Blvd. 63107
314/534-3000 Tr$3 Mil
Larry Roddernan, Pres&TO
Elizabeth Coleman, AsstTO

BOATMEN'S NATIONAL BANK
P.O. Box 7365 63166
314/425-7700 Tr$4.5 Bil
Hd: Reuben M. Morriss III, SrVP&SrTO
PersTr: Daniel E. Singer, SrVP
CorpTr: Calvin C. Cole, VP
ComTrF: Robert E. Fischer, SrVP
TrInv: Russell W. Murphy, SrVP
EmplBen: James R. Clement, TO
TrOpers: Larry L. Janson, VP
Nb: William W. James, VP

BREMEN BANK & TRUST CO.
P.O. Box 5470 63147
314/231-6015 Tr$13.5 Mil
Hd: Elroy R. Drewes, TO
Sylvia M. Franklin, TO

CENTERRE TRUST COMPANY OF ST. LOUIS
(Formerly St. Louis Union Trust Co.)
510 Locust St. 63101
314/231-9300 Tr$6.1 Bil
Hd: John P. MacCarthy, CEO
Eugene F. Williams, Jr., Chm
PersTr: Garrett L. Keithly, SrVP
TrInv(Eqty): James D. Wright, SrVP
TrInv(FI): Robert J. Franklin, SrVP
TrOpers: Robert McK. Jones, SrVP&Sec
EmplBen: Robert E. Innocenti, VP
Nb: Richard J. Dodge, SrVP
CorpTr: H. Eugene Bradford, VP
TDP: John Eggerding, VP

COUNTY BANK OF TOWER GROVE
3134 S. Grand Blvd. 63118
314/664-6222 Tr$200 Mil
Hd: H. (Pat) Esserman, SrVP&SrTO
PersTr: Evelyn Feldman, VP
CorpTr: Ronald E. Fischer, VP
TrInv: Daniel Field, TO
ComTrF: Carol Beckermann, AsstTO
TrOpers: James Woods, TOpO
Nb: James W. McLaughlin, VP

JEFFERSON-GRAVOIS BANK OF ST. LOUIS
2604 S. Jefferson Ave. 63118
314/771-8833
Hd: Thomas F. Caspari, Pres&CEO

LINDELL TRUST CO.
P.O. Box 14917 63178
314/652-6600 Tr$10 Mil
Hd: John A. Shiell, Pres

MANUFACTURERS BANK & TRUST COMPANY OF ST. LOUIS
P.O. Box 12215 63157
314/421-3200 Tr/o$3 Mil
Hd: Allen H. Blake, SrVP,TO,CFO

MERCANTILE TRUST CO.,NatAssn
Main P.O. Drawer 387 63166
314/425-2600 Tr$4.3 Bil
Hd: Walter F. Gray, ExecVP
PersTr: Thomas J. Doherty, VP
Mktg: Donald K. Ford, VP
InstSvcs: Edmund J. Thimme, SrVP
EmplBen: Ralph W. Webster, VPInv
Mktg: Everett J. Kalkbrenner, VP
TrInv: John H. Blixen, II, SrVP
CorpTr: William A. Johnson, VP
Charles T. Tooley, VP
TrOpers: Harry N. Schweppe, Jr., SrVP
EmplBen: Gary F. Grammer, VPAdm

NORTH ST. LOUIS TRUST CO.
4323 N. Grand Blvd. 63107
314/534-3000 Tr$3 Mil
Hd: Richard J. Gudinas, Pres&TO
Kathleen A. Gruver

PIONEER BANK AND TRUST COMPANY
2211 S. Big Bend Blvd. 63117
314/644-6600 Tr$12.3 Mil
Hd: J. M. Listrom, VP&TO

SOUTH SIDE NATIONAL BANK IN ST. LOUIS
3606 Gravois Ave. 63116
314/776-7000 Tr/o$20 Mil
Hd: Carl L. Bick, VP&TO
PersTr: Wayne E. Page
TrOpers: Steven L. Ray, AsstVP
TrProb: D. Sue Thomas

St. Louis County

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8000 Forsyth Blvd. 63105
314/726-2255 Tr$525 Mil
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Robert C. Wolford, VChm
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Jac E. Griswold, VP&TO
Gerald L. Wedemeier, AsstVP&TO
Cary W. Schaperkotter, TO
Philip R. Saliga, TrAdm
EMPLOYEE BENEFITS DIVISION:
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Cheryl A. Osterhorn, EBO
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INVESTMENT DIVISION:
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Holly M. Hennicke, MtkgRep
James M. Benedek, MtkgRep
TAX DIVISION:
Taxes: Ronald H. Spicer, AsstVP
John J. Zieser, TaxAccnt
OPERATIONS DIVISION:
Laurie A. Hayek, TOpMgr

GUARANTY TRUST OF MISSOURI
7701 Forsyth 63105
314/725-9055 Tr$207 MIL
Hd: James A. Finch, III, Pres
PersTr: William R. Diepenbrock, SrVP
TrInv: A. C. Parato, VP
EmplBen: Vernon Vinyard, AsstVP
TrOpers: J. M. Burch, AsstVP
Nb: Charles Lynch, AsstVP

ST. JOHNS BANK & TRUST CO.
8924 St. Charles Rd. 63114
314/428-1000
Hd: Wallace J. Sheets, VP&TO

Sedalia

SEDALIA MERCANTILE BANK & TRUST CO.
P.O. Box 1147 65301
816/827-3311 Tr$1 Mil
Hd: George A. Indestad, Pres

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Sikeston

BANK OF SIKESTON
104 E. Center St. 63801
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PersTr,TrOpers,Nb: Mona L. McReynolds, AsstTO
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PersTr,CorpTr: James R. Brock, TO
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TrInv: William R. Hardie, VP
ComTrF,TrOpers: Reta Garnier, TO
Nb: William D. Raine, TO

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417/862-0741 Tr$1.582 Mil
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417/869-5411 Tr$60 Mil
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THE BANK OF NEW HAMPSHIRE,NatAssn
P.O. Box 477 03301
603/225-4530 Tr$160 Mil
(Branches in Manchester & Nashua)
Hd,PersTr: Frederic R. Pilch, SrVP&TO
CorpTr: David Bliss
TrInv: Ronald R. Camirand, VP&TO
EmplBen: Margaret Wiebusch, EBO
TrOpers: Delma H. Reagan, VP&TO
Nb: John J. Latimer, VP&TO

CONCORD NATIONAL BANK
P.O. Box 528 03301
603/225-4300 Tr$80 Mil
Hd: William B. Morrison, SrVP&TO
PersTr: Richard N. Edmunds, TO
TrOpers: Barbara J. Bilodeau, TOpO

Conway

INDIAN HEAD BANK
Main St. 03818
603/447-5425
(Branch of Nashua)
Hd: Marlene Gallinelli, TO

Dover

STRAFFORD NATIONAL BANK
353 Central Ave. 03820
603/742-2100 Tr$12 Mil
Hd: Allan L. Poole, VP-Tr&IO
TrOpers: Anita M. Blum, AsstTO

Exeter

EXETER BANKING CO.
P.O. Box 100 03833
603/772-4771, Ext. 70 Tr$30 Mil
Hd: Rudolph C. Hede, VP&TO
Patricia S. Qualter, AdmAsst

Hanover

DARTMOUTH NATIONAL BANK
P.O. Box 991 03755
603/643-2500 Tr$160 Mil
Hd,PersTr,Nb: William B. Hamilton, Jr., VP&SrTO
Admin: Elaine J. Cook, TO
Cynthia J. Neily, VP&TO
TrOpers: Kent H. Merrill, TO
TrInv: H. Richard Wilking, SrVP
Taxes: Frank J. Currier, TO

Keene

INDIAN HEAD NATIONAL BANK OF KEENE
20 Central Square 03431
603/352-4022
(Branch of Nashua)
Hd,TrInv: Howard A. Roberts, VP&TO
PersTr,CorpTr,TrOpers: Frances N. Potter, TO

NEW HAMPSHIRE (Cont'd)

Laconia

FIRST N.H. LACONIA PEOPLES BANK & TRUST
P.O. Box 250 03247
603/524-1040 Tr$61 Mil
Hd: David J. Palfrey, VP&TO
PersTr: Arlene W. Carter, AsstVP&TO
TrInv: B. Randy Haas, TrInvO
TrOpers: Janice Plummer, TrSupv

Littleton

INDIAN HEAD BANK-NORTH
P.O. Box 160 03561
603/444-6521 Tr$6.5 Mil
(Branch of Nashua)
Hd: Marlene S. Gallinelli, TO

Manchester

AMOSKEAG NATIONAL BANK & TRUST CO.
P.O. Box 150 03105
603/624-3600 Tr$275 Mil
Hd: John E. Tinder, SrVP&SrTO
PersTr: Herbert W. Nelson, VP&TO
CorpTr: Helen C. Bardechowski, AsstVP&TO
TrInv: David J. Towner, SrVP&SrIO
ComTrF: Leslie H. Goodnow, AsstVP&TO
EmplBen: Edgar C. Austen, VP&PenTO
TrOpers: David D. Berndt, VP&TO

BANK OF NEW HAMPSHIRE,NatAssn
P.O. Box 600 03105
603/624-6615 Tr$160 Mil
(Branch of Concord)
Hd: Frederic R. Pilch, SrVP&TO
PersTr,Nb: Arthur W. McKee, AsstVP&TO

BANKEAST TRUST COMPANY
Two Wall St. 03105
603/624-6281 Tr$120 Mil
(Branch in Rochester)
Hd: Carroll E. Winch, Pres
PersTr: Norma M. Goddard, TO
CorpTr: Brenda B. Harrington, AsstTO
TrInv: David L. Carlson, SrVP
ComTrF: Mark R. Litzerman, IO
EmplBen: Roberta R. Freedman, TO
TrOpers: Linda C. Courtemanche, TO

FIRST N.H. MERCHANTS NATIONAL BANK
One Hampshire Plaza 03101
603/668-5000 Tr$150 Mil
(Affiliate in Wolfeboro)
Hd: James E. Conroy, SrVP
PersTr,EmplBen: Therese A. Benoit, AsstVP&TO
TrInv: William A. Proskow, VP&IO
TrOpers,CorpTr: Ronald J. Magin, AsstVP&TO
ComTrF: Bette A. Ohlson, IO

Nashua

BANK OF NEW HAMPSHIRE,NatAssn
191 Main St. 03060
603/880-5432 Tr$160 Mil
(Branch of Concord)
Hd: Frederic R. Pilch, SrVP
PersTr,EmplBen,Nb: Robert E. Hussey, VP&TO

INDIAN HEAD NATIONAL BANK
146 Main St. 03061
603/880-5050 Tr$270 Mil
(Branches in Claremont, Conway, Keene, Littleton & Portsmouth)
Hd: Eugene P. Patterson, SrVP&SrTO
PersTr,CorpTr,EmplBen: Paul J. Anton, VP&TO
ComTrF: John W. Stearns, VP&TO
TrInv: Howard S. Shaff, VP&IO
TrOpers: Gloria S. Comolli, AsstVP
Nb: Neil K. Ashton, VP&TO

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Hd,TrInv: William M. Prizer, III, VP&TO
PersTr: Harry G. Locke, AsstVP&TO
EmplBen,CorpTr: Gretchen Teich, AsstTO
ComTrF: Judith K. Noel, TrAdm
TrOpers,TDP: Thomas Jaslavich, AsstTOpO
Nb: Kevin E. Keegan, TO

Peterborough

THE FIRST NATIONAL BANK
P.O. Box 389 03458
603/924-7111 Tr$32 Mil
Hd: Leon P. Dusoe, SrVP&SrTO

Portsmouth

FIRST NATIONAL BANK OF PORTSMOUTH
325 State St. 03801
603/436-7700 Tr$40 Mil
Hd,CorpTr,TrInv,TrOpers: Ralph M. Lincoln, VP&SrTO
PersTr,EmplBen,Nb: Richard G. Kaiser, VP&TO

INDIAN HEAD BANK & TRUST CO.
P.O. Box 780 03801
603/436-4110
(Branch of Nashua)
Joan S. Rice, TO

Rochester

BANKEAST TRUST COMPANY
22 South Main St. 03867
603/332-4242 Tr$120 Mil
(Branch of Manchester)
Hd: Carroll E. Winch, Pres

Wolfeboro

WOLFEBORO NATIONAL BANK
2 Center St. 03894
603/569-1221 Tr/u$1 Mil
(Affiliate of First N.H. Merchants National Bank in Manchester)
Hd: Therese A. Benoit, TO

NEW JERSEY

Atlantic City

THE FIRST JERSEY NATIONAL BANK
Atlantic Ave. 08404
609/441-7281
(Branch of Jersey City)
John Reed

Basking Ridge

FIRST NATIONAL STATE BANK OF WEST JERSEY
(Trust Dept. located in Bound Brook)
59 South Finely Ave. 07920
201/766-1000
(Branch of Newark)
Hd: William Bogel, VP&TO

Belmar

THE FIRST JERSEY NATIONAL BANK
F Street 07719
201/681-4000
(Branch of Jersey City)
Michael O'Brien

Bernardsville

FIRST NATIONAL STATE BANK OF WEST JERSEY
(Trust Dept. located in Bound Brook)
47 Mine Brook Road 07924
609/386-0091
(Branch of Newark)
Hd: William Bogel, VP&TO

Beverly

FIRST NATIONAL BANK & TRUST CO. OF BEVERLY
414 Cooper St. 08010
609/387-0057 Tr$10 Mil
Hd: Gregg B. Dunham

Bloomfield

PROVIDENT SAVINGS BANK
11 Broad St. 07003
201/743-5000 Tr$25 Mil
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Mrs. Katherine E. Lipinski, AsstSec&AsstTO
Mrs. Roberta M. D'Amore, AsstSec&AsstTO

Bordentown

BANK OF MID-JERSEY
Rte. 130 08505
609/298-5500
Hd: Harold J. Johnston, VP&TO
TrInv: Robert T. Haver, VP&IO

Bound Brook

FIRST NATIONAL STATE BANK OF WEST JERSEY
432 W. Union Ave. 08805
201/356-2323
(Branch of Newark)
Hd: William Bogel, VP&TO

Brick Town

FIRST NATIONAL BANK OF TOMS RIVER, N.J.
575 Route 70 08723
201/477-4150
(Branch of Toms River)
Domenick Servodio, AsstVP&NbO

HERITAGE BANK,NatAssn
Parkway Office, 24 Lanes Mill Rd. 08723
201/892-8800
(Regional Trust Office of Cherry Hill)
Nb: Kenneth Silverstein, VP&TO

Bridgeton

FARMERS & MERCHANTS NATIONAL BANK
53 S. Laurel St. 08302
609/451-2222 Tr$45 Mil
Hd: John D. Catalano, VP&TO
TDP: John Allen, TO

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(Regional Trust Office of Hackensack)
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RegTrMgr: James E. Doyles, SrVP
Tr: George S. Waddington, VP
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Bridgewater

FIRST NATIONAL BANK OF CENTRAL JERSEY
1125 Rte. 22 West 08807
(See Listing for Somerville)

UNITED NATIONAL BANK
Regional Trust Office of Plainfield
Route 22 & Grove Street 08807
Florence G. Thompson, AsstVP&TO

Burlington

FIRST NATIONAL STATE BANK OF WEST JERSEY
(Trust Dept. located in Bound Brook)
Mount Holly & Sunset Rd. 08016
609/386-0091
(Branch of Newark)
Hd: William Bogel, VP&TO

Camden

THE BANK OF NEW JERSEY
Broadway at Market St. 08102
609/757-4200 Tr$650 Mil
(Branch in Hawthorne)
MngDir: Michael J. Perrot
MjrOperTrBnkg: Vincent J. Gentile, DivVP
PersTr: Guy K. Dean, III
TrInv: Richard Jayne, VP
TrOpers: Ann Macintosh, TO

HORIZON TRUST COMPANY,NatAssn
Broadway & Market Street 08102
609/757-4200
(Trust Office of Morristown)
Vincent J. Gentile, VP
Charles G. Frank, IO

Chatham

THE CHATHAM TRUST CO.
640 Shunpike Rd. 07928
201/635-5400 Tr$5.2 Mil
Hd: Lane Reichman, AsstVP&TO

Cherry Hill

HERITAGE BANK,NatAssn
P.O. Box 5470 08034
609/662-2700 Tr$500 Mil
(Regional Trust Offices in Brick Town, Jamesburg, Morristown & Ocean City)
Hd: James E. McCaughey, SrVP
PersTr: Robert W. Jackson, VP&TO
CorpTr,EmplBen: Louis M. Keane, VP&TO
TrInv: Alfred J. DiMatties, VP&TO
ComTrF,Tax: Robert S. Kessler, VP&TO
TrOpers: A. James Breaux, VP&TO
Nb: Kenneth Silverstein, VP&TO

Dover

UNITED JERSEY BANK
15 W. Blackwell St. 07801
201/366-1300
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: William Kufta, ExecVP
TrDept: Stephen G. Chaberski, SrVP

Edison

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PersTr,Nb: Arthur W. Hyde, VP&SrTO
CorpTr,EmplBen: William P. DuBose, VP&SrTO
TrInv: Charles H. Jones, Jr., SrVP
ComTrF: Joseph K. Leinbach, VP&TO
TrOpers: Peter A. Beekman, VP&TO

Egg Harbor City

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201 Philadelphia Ave.
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(Branch of Toms River)

Elizabeth

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201/527-8813 Tr$15.6 Mil
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PersTr: Harry J. Wyman, TO
William C. Fearon, Cont&Csh
TrOpers: Frances P. Kozick

NATIONAL STATE BANK
68 Broad St. 07207
201/354-3400
(Trust Offices in Summit, Trenton & Westfield)
Hd: James A. Young, SrVP&TO
CorpTr: Bernard F. Cimo, VP&TO
TrOpers: Emma D. Boyd, AsstVP&TO
TrInv: John C. Kautz, VP&TO

UNITED JERSEY BANK
295 N. Broad St. 07208
201/354-7400
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: William Kufta, ExecVP
RegTrMgr: James E. Doyle, SrVP
Nb: Deborah Logan, TO

Englewood

MIDLANTIC NATIONAL BANK
1 Engle St. 07631
201/894-4823
(Branch of Edison)
Hd,Nb: Norman E. Smyth, VP&TO
PersTr,ComTrF: Donald R. Bomeisl, TO
CorpTr,TrOpers: Patrick H. Clarke, TO
TrInv,EmplBen: Walter A. Hemberger, VP&TO

UNITED JERSEY BANK
21 Park Pl. 07631
201/646-4530
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: William Kufta, ExecVP
TrDept: Stephen G. Chaberski, SrVP

Flemington

THE FLEMINGTON NATIONAL BANK & TRUST CO.
56 Main Street 08822
201/782-3151
Hd: Paul Nosal, TO

Freehold Township

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P.O. Box 786 07728
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PersTr: Joan Kenyon, AsstVP&TO
TrInv: James S. Vaccaro
ComTrF: Roslyn M. Musier
EmplBen: Gene R. Smith, PenTO
Nb: Mark W. Morrison

Gladstone

PEAPACK-GLADSTONE BANK
P.O. Box 178 07934
201/234-0700 Tr$35 Mil
Hd: Marvin P. Danielson, SrVP&SrTO

Glen Rock

CITIZENS FIRST NATIONAL BANK OF NEW JERSEY
208 Harristown Road 07452
201/445-3400 Tr$180 Mil
Hd,Nb: Richard A. Moore, Jr., SrVP
PersTr: Lawrence J. Sheehan, VP&SrTO
Peter N. Sonderfan, VP&SrTO
Leonard M. Nedswick, VP&TO
Erma W. Little, TO
Joan Holloway, TO
Marilyn Farrell, TO
TrOpers: Barbara Gasparini, TOpO
TrInv: Albert L. Lawrence, VP&TrInvO
Richard J. Minogue, AsstTrInvO

Hackensack

COMMERCIAL TRUST CO. OF NEW JERSEY
359 Main St. 07601
201/489-8703
(Branch of Jersey City)
Nb: Stephen P. Cosgrove, VP&SrTO

FIRST NATIONAL STATE BANK-COUNTY
239 Main St. 07601
201/441-4100
(Branch of Newark)
PersTr: Donald D. O'Connor, SrTO
Nb: Samuel G. Zalfa, TO

UNITED JERSEY BANK
210 Main St. 07602
201/646-5217 Tr$1 Bil
(Regional Trust Offices in Bridgeton, Dover, Elizabeth, Englewood, Hackettstown, Old Bridge, Princeton & Ridgewood)
INVESTMENT MANAGEMENT DIVISION:
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TrDept: Stephen G. Chaberski, SrVP
RegTrMgr: James E. Doyle, SrVP
CorpTr: Edward M. Katz, SrVP
Inv: Fred R. Gruber, VP
TrSvcs: Richard Bradley, VP
PvtBnkg: John C. Ledwith, VP

Hackettstown

UNITED JERSEY BANK
144 Main St. 07840
201/852-3993
(Regional Trust Office of Hackensack)
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NEW JERSEY (Cont'd)

Haddonfield

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609/772-4420 Tr$76 Mil
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EmplBen: Jeffrey P. Moody, AsstVP
TrInv: W. C. Lowry, TO

Hawthorne

THE BANK OF NEW JERSEY
331 Lafayette Ave. 07507
201/956-8200
(Branch of Camden)

Hightstown

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105 S. Main St. 08520
609/443-3500
(Regional Trust Office of Newark)
Hd: Roger Embley, AsstVP&TO

Jamesburg

HERITAGE BANK-NatAssn
1 Rossmoor Drive 08831
201/257-1700
(Regional Trust Office of Cherry Hill)
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EmplBen: Kenneth Politi, TO
Nb: Irene Szoke, AsstTO

Jersey City

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(Branches in Atlantic City & Belmar)
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EmplBen,Nb: J. Thomas Chiolo
TrOpers,TDP: I. Kameno

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Roger T. Bernhammer, AsstVP

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PersTr,TrOpers: Henrietta J. Eckert, TO

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Nb: Susan Cox, TO
Nb: Richard A. Rutherford, SrTO
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Linwood

HORIZON TRUST COMPANY,N.A.
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609/927-4154
(Trust Office of Morristown)
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Gloria Parker, TO

Livingston

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P.O. Box 25 07039
201/992-5600 Tr$15 Mil
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MAPLEWOOD BANK & TRUST CO.
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Hd: Frederick Gallagher, SrVP
PersTr: Patricia Burch Byers, TO
TrInv: Francis B. Lane, VP&TrInvO
Nb: Bette A. Bauer, VP

Maywood

COMMUNITY BANK OF BERGEN COUNTY
125 W. Pleasant Ave. 07602
201/843-2300 Tr/u$1 Mil
Hd,PersTr,CorpTr: Fredric P. Eckelman, AsstVP
Edward Lambert, ExecVP&AsstTO

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113 W. Essex St. 07607
201/845-1000 Tr$125 Mil
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PersTr: Victor C. James, Jr., VP&TO
CorpTr: Gerard J. Farley, VP
TrInv: James Townsend
EmplBen,TrOpers: Donald E. Rose, VP&TO
Nb: John P. Hansen, TO
TDP: Gregory Boyd, AsstCsh

Middletown

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(Regional Trust Facility)
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(Branch of Jersey City)
Hd,Nb: Nicholas M. Fugaro, TO

Milburn

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397 Milburn Ave. 07041
201/565-3034
(Branch of Newark)
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Claire N. Guadagno, AsstTO

Montclair

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483 Bloomfield Ave. 07042
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(Trust Office of Morristown)
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Donald E. Erwin, VP

MIDLANTIC NATIONAL BANK
491 Bloomfield Ave. 07042
201/266-6479
(Branch of Edison)
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Nb: Joseph M. Gazdalski, TO

Moorestown

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91 East Main St.
609/234-5560
(Regional Trust Office of Newark)
Hd: John Makel

Morristown

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EmplBen: Kenneth Politi, TO
Nb: Malcolm B. Savage, 1stVP&TO

HORIZON TRUST COMPANY,NatAssn
65 Madison Ave. 07960
201/285-2620 Tr$1.6 Bil
(Trust Offices in Camden, Linwood, Montclair, Paramus & Princeton)
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PersTr: Thomas J. Curtin, ExecVP&COO
TrInv: David G. Williams, SrVP
Nb: Kenneth Morris, SrVP
EmplBen: Daniel P. Dunn, AsstVP
TrOpers: Shelley Parish, VP
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201/540-1201
(Branch of Edison)
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TrInv: William A. Toohey, TO
Nb: Richard M. Sargent, VP&TO

Mount Laurel

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Dennis L. Walsingham, TO

New Brunswick

BRUNSWICK BANK & TRUST
352 George St. 08903
201/247-5800 Tr$1 Mil
Hd: Frances C. Scatteregia, VP&TO

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385 George St. 08901
201/846-2100
Hd,PersTr,TrOpers,Nb: Bernard Hanson, TO

Newark

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201/622-1787 Tr$1.192 Bil
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ComTrF: Kenneth J. Tarr, SrVP
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EmplBenAdm: Francis P. Collins, VP&TO
CorpTrOpers: Richard W. Schmude, VP&TO
Opers: Robert L. Nicolai, SrVP&TO
PvtBank'g: Mortimer J. O'Shea, SrVP
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Inst: Gerald Reilly, VP
Res: Gerald F. Zedren, VP
FI: George Weckel, VP

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550 Broad St. 07102
201/565-3200 Tr/o$1 Bil
(Branches in Basking Ridge, Bernardsville, Bound Brook, Burlington, Edison, Hackensack, Hackettstown, Mansfield Township, Milburn, Nutley, Rumson, Spring Lake, Tenafly & Trenton)
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PersTr: Eugene Schaefer, VP
CorpTr: Robert Jakubowski, VP&SrCTO
TrInv: Richard Nicholson, VP&SrTrInvO
ComTrF: Patrick M. Whelan, FundAdm
EmplBen: Richard E. Mansfield, Jr., SrTO
TrOpers: Joan Fancera, VP
Nb: Michael Watson, VP
David H. Dickinson, VP-Sys

Newton

MIDLANTIC NATIONAL BANK
93 Spring St. 07860
201/383-7080
(Regional Trust Office of Edison)
Hd,Nb: Richardson Buist, TO

NEWTON TRUST CO.
30 Park Place 07860
201/382-2400 Tr$8 Mil
Hd: George S. Dates, VP&TO

Ocean

FIDELITY UNION BANK/FIRST NATIONAL STATE
715 State Hwy. #70 at Brick Blvd.
Brick Town 08723
201/920-3322
(Regional Trust Office of Newark)
Hd: Albert B. Meserlin, VP&TO

Ocean City

HERITAGE BANK,NatAssn
Ninth Street & Central Ave. 08226
609/398-2000
(Regional Trust Office of Cherry Hill)
Nb: Kenneth Silverstein, VP&TO

Old Bridge

AMBOY-MADISON NATIONAL BANK
P.O. Box 825 08859
201/721-2800 Tr$2.9 Mil
Hd: George E. Scharpf, TO

UNITED JERSEY BANK
Route 9, Phillips Dr. 08857
201/727-2492
(Regional Trust Office of Hackensack)
Hd: William Kufta, ExecVP
RegTrMgr: James E. Doyle, SrVP

Paramus

HORIZON TRUST COMPANY,NatAssn
E. 36 Midland Avenue 07652
201/967-7828
(Trust Office of Morristown)
Hd: Myra N. Kelly, AsstVP
John J. Lent, AsstVP

THE MIDLAND BANK & TRUST CO.
P.O. Box 266 07652
201/592-3890
Hd: Arthur P. Braaten, SrVP&TO
Margaret Finucane, AsstVP&TO

Passaic

VALLEY NATIONAL BANK
615 Main Ave. S. 07055
201/777-1800 Tr$70 Mil
Hd: S. F. Riskin, Chm&Pres
PersTr: Thos. E. Feeney, SrVP&TO
TrInv: Peter Southway, ExecVP
TrOpers: Stephen J. Gudelski, AsstTO

Paterson

MIDLANTIC NATIONAL BANK/NORTH
P.O. Box 2177 07509
201/881-5200 Tr$360 Mil
Hd: Kenneth E. Dulow, SrVP
PersTr: Richard F. Ward, VP&TO
CorpTr: Verne W. Pitman, AsstTO
TrInv: Chia-Dann Chi, VP&SrIO
ComTrF: Nancy S. Berlin, TO
EmplBen: Carolyn K. Demarest, AsstTO
TrOpers: Ira Shaw, VP&TO

Phillipsburg

PHILLIPSBURG NATIONAL BANK & TRUST
115 S. Main St. 08865
201/859-2101 Tr$13 Mil
Hd: Jean D. Willever, TO

Piscataway

COMMERCIAL TRUST CO. OF NEW JERSEY
1038 Stelton Road 08854
201/752-6202
(Branch of Jersey City)
Nb: Ellen V. Kelly, FinSvcsRep

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Hd: John H. Burnham, SrVP&TO
TrInv: Duncan M. Lasher, SrVP
EmplBen: John M. Bonk, VP&SrTO
TrOpers: Margaret M. Arcuri, TOpMgr
Nb: Robert F. Schuler, VP&TO

Pleasantville

FIRST NATIONAL STATE BANK
Black Horse Pike 08232
609/645-2000
(Branch of Newark)
Hd: George L. Lyon, SrVP&TO
PersTr: Joseph B. Crossan, VP&TO
TrInv: Frederick B. Mason, VP&TO
Nb: Thomas Smyth, VP&TO
Eugene Lindacher, SrTO

Point Pleasant Beach

OCEAN COUNTY NATIONAL BANK
501 Arnold Ave. 08742
201/892-1900 Tr$26 Mil
Hd: Frederick M. Gallagher, SrVP
PersTr: Ernest Bisbal, TO
TrInv: Francis B. Lane, VP
Nb: Earl Zea, VP

Princeton

HORIZON TRUST COMPANY,NatAssn
76 Nassau Street 08540
609/924-6800
(Trust Office of Morristown)
Hd: L. V. Silvester, VP
Myles R. Callaghan, VP

UNITED JERSEY BANK
90 Nassau St. 08540
609/921-6100
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: William Kufta, ExecVP
RegTrMgr: James E. Doyle, SrVP
TrInv: Steven D. Stern, VP
PersTr: William Hazelton, VP

Red Bank

FIDELITY UNION BANK/FIRST NATIONAL STATE
303 Broad Street 07701
201/747-5777
(Reg. Trust Office of Newark)
Hd: Richard P. Reitmeyer, VP&TO

MIDLANTIC NATIONAL BANK
07701
201/741-7100
(Branch of Edison)
Hd: Robert J. Kneeley, VP&RegTO
PersTr: Joseph W. Paden, TO
TrInv: Jean Wetzel, TO
Nb: Jack Hess, AsstVP

Ridgewood

CITIZENS FIRST NATIONAL BANK
54 E. Ridgewood Ave. 07451
201/445-3400 Tr$180 Mil
Hd: Richard A. Moore, Jr., SrVP
AdminHd: Lawrence J. Sheehan, VP&SrTO
PersTr: Peter N. Sonderfan, VP&SrTO
Erma W. Little, TO
Leonard M. Nedswick, VP&TO
Joan Holloway, TO
Marilyn Farrell, TO
TrInv: Albert L. Lawrence, VP&SrTrInvO
Richard J. Minogue, TrInvO
TrOpers: Barbara Gasparini, TOpO

FIDELITY UNION BANK/FIRST NATIONAL STATE
59 N. Broad St. 07450
201/445-7979
(Regional Trust Office of Newark)
Hd: M. Ray Berberian, VP&TO
Nb: John Maher, TO

UNITED JERSEY BANK
25 N. Maple Ave. 07450
201/444-8900
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: William Kufta, ExecVP
TrDept: Stephen G. Chaberski, SrVP
PersTr: Rita A. Marino, TO

Roseland

SECURITY NATIONAL BANK & TRUST COMPANY OF NEW JERSEY
Eisenhower 280 Office Park
101 Eisenhower Pkwy. 07068
201/643-5700 Tr$100 Mil
Hd: Ross B. Burke, ExecVP&TO
TrInv: Lee T. Smith, Jr., ExecVP
TrOpers: Barbara Dinicola, TOpO

Roselle

COMMERCIAL TRUST CO. OF NEW JERSEY
220 Chestnut St. 07203
201/241-9770
(Branch of Jersey City)
Nb: Nicholas M. Fugaro, TO

Rutherford

THE HOWARD SAVINGS BANK
5 Sylvan Street 07070
201/533-7557
(Regional Trust Office of Livingston)
Nb: Edward F. Meidhol, AsstVP&TO

Somerset

FRANKLIN STATE BANK
630 Franklin Blvd. 08873
201/745-6233 Tr/o$2.2 Mil
Craig E. Schmidle, VP&TO

Somerville

FIRST NATIONAL BANK OF CENTRAL JERSEY
1 W. Main St. 08876
201/685-8318 Tr$215 Mil
Hd,Nb: Joseph P. Williams, SrVP&TO
PersTr: Ellery C. Scott, VP&TO
TrInv: James H. Olson, VP&TO
EmplBen: John J. Cannon, VP&TO
TrOpers: Helen L. Haase, AsstTO

SOMERSET TRUST CO.
50 W. Main St., P.O. Box 711 08876
201/685-8962 Tr$130 Mil
Hd: Thomas D. Pearsall, SrVP&TO
PersTr: Gordon W. Robb, TO
Neil Feier, TO
CustSec: Dorothy N. Ballatine, VP
CustAccts: Susan B. DeSimone, AsstSec&AsstTO
TrOpers,CorpTr: Nancy S. Adams, TOpO

South Amboy

FIRST NATIONAL BANK OF SOUTH AMBOY
116 N. Broadway 08879
201/721-0201 Tr/u$1 Mil
Hd: John C. Potthoff, VP,Treas&TO

Succasunna

FIRST NATIONAL STATE BANK OF NORTHWEST JERSEY
Rte. 10 & South St. 07876
201/584-6700 Tr$5 Mil
Hd: Lawrence F. Worden, VP&TO
PersTr: Evelyn Patterson, AsstTO

Summit

NATIONAL STATE BANK
1 Maple Street 07901
201/376-1442
(Branch of Elizabeth)
Hd: James A. Young, SrVP&TO
PersTr: Robert C. Brandt, VP&TO
TrInv: John C. Kautz, VF&TO

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CorpTr: Marvin Kierstead
TrInv: Frank Lane
ComTrF: Robert Carlsen, VP&TO
TrOpers: Roger A. Neff, AsstVP
Nb: Bette A. Bauer, VP&TO
EmplBen: Maureen O'Boyle, AsstVP

UNITED COUNTIES TRUST CO.
30 Maple St. 07901
201/931-6784 Tr$630 Mil
Hd: Robert W. Donnelly, SrVP&SrTO
PersTr: Thomas G. Wrath, TO
CorpTr: Robert J. Dunn
ComTrF,TrOpers: Robert R. Storch, TO
EmplBen: Davida Isaacson, AsstTO

Tenafly

FIRST NATIONAL STATE BANK-COUNTY
1 W. Railroad Ave. 07670
201/567-5000
(Branch of Newark)
Hd: G. Schaefer, VP-Newark
PersTr: D. D. O'Connor, SrTO
Nb: Sam Zalfa, TO

Toms River

FIRST NATIONAL BANK OF TOMS RIVER, N.J.
40 Main St. 08753
201/240-7991 Tr$240 Mil
(Branches in Egg Harbor City & Brick Town)
Hd,CorpTr,TrOpers: Carl J. Lewandowski, VP&TO
PersTr: Richard J. Betz,
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TrInv,ComTrF: William J. Snow, VP&SrTrInvO
EmplBen: Kevin Wm. Bless, AsstVP&SrTrPenTO
Nb: Frank A. Perrotto, AsstVP&SrEstPlng
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PersTr: William C. Caspare, VP
Nb: Doris Kesse, AsstVP
TrOpers: Herbert Eisenhardt, AsstVP
EmplBen: Michael O'Shaughnessy, AsstVP

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BROAD STREET NATIONAL BANK
P.O. Box 8308 08650
609/599-9333 Tr$55 Mil
Hd: Mary C. Weaver, TO

INDEPENDENT BANK & TRUST COMPANY
1230 Parkway Ave. 08628
609/883-9100 Tr/u$1 Mil
Hd: Russell L. Abel, SrVP&TO

NATIONAL STATE BANK
Sanhican Drive & Sullivan Way 08618
609/396-4030
(Branch of Elizabeth)
PersTr: James J. Calnon, VP&TO
TrOpers: Charlotte L. Kanzler, TO

NEW JERSEY NATIONAL BANK
370 Scotch Rd. 08628
609/771-5853 Tr$400 Mil
(Branches in Lakewood & Mount Laurel)
Hd: William F. Bedle, VP&SrTO
PersTr: James H. Caulfield, VP
CorpTr: Vincent J. Serock, VP
EmplBen: Gregory A. Church, VP
TrInv: William A. Keefe, AsstVP
ComTrF: Norman M. Clevely, VP
TrOpers: Kathleen A. Rohrer, TO

Union City

HUDSON UNITED BANK
P.O. Box 29 07087
201/348-2600 Tr$54 Mil
Hd: Frank G. Habruner, SrVP&SrTO
PersTr: D. Lynn Grbelja, VP&SrTO
CorpTr,ComTrF,TrOpers: Daisy Healy, TO
TrInv: William J. Schneider, Jr., VP&IO

Westfield

FIDELITY UNION BANK/FIRST NATIONAL STATE
152 East Broad St. 07090
201/233-7744
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Hd: J. Osmun, AsstVP&TO

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P.O. Box 125 08889
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PersTr,CorpTr,TrInv,EmplBen,Nb: William H. Bogel, VP&TO
Paul C. Sauerland, Jr., VP,Csh&AsstTO
Charles W. Eichlin, AsstVP&AsstTO

Woodbury

NATIONAL BANK & TRUST CO. OF GLOUCESTER COUNTY
2 S. Broad St. 08096
609/845-5800 Tr$38 Mil
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PersTr: Robert A. Suplee, TO
E. Robert Green, TO
David W. Laws, AsstTO

Woodstown

WOODSTOWN NATIONAL BANK & TRUST CO.
P.O. Box 248 08098
609/769-0040 Tr$5 Mil
Hd: Robert R. Williams

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Elvira Gavaldon, AsstTO

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FIRST INTERSTATE BANK OF ALBUQUERQUE
P.O. Box 1830 87103
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CorpTr,EmplBen: R. E. Thomas, TO
TrOpers: J. A. Hendrix, AsstVP

FIRST NATIONAL BANK
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505/765-4030 Tr$200 Mil
Hd,Nb: William G. Odins, SrVP&TO
PersTr: Brian C. Bjorndahl, AsstVP&TO
CorpTr,EmplBen: Harvey N. Monroe, VP&TO
TrOpers: Michael L. Erwin, VP&TO
TrInv: Thomas E. Gorman, VP&TrInvO
Nb: John O. Martin, VP&TO

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PersTr: Lucille Dailey, SrVP
CorpTr: Brian Rowe, TO
TrInv: Thomas S. Christopher, ExecVP
AcctngO: Valorie Davenport
EmplBen: Jann Reynolds, EBO
TrOpers: Terri Koontz, TOpO
Nb: Neal Jordan, SrVP

SUNWEST BANK OF ALBUQUERQUE, N.A.
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CorpTr: Elizabeth H. Jeffries, TO
TrInv,ComTrF: Dodge Shuler, VP&TO
EmplBen: Larry Harris, VP&TO
TrOpers: Katie Sandstrom, TOpO
Nb: Gerald Fitzgerald, SrTO

UNITED NEW MEXICO TRUST CO.
P.O. Box 1081 87103
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Maurice L. Peeples, Jr., Pres
PersTr: P. Sheldon Wright, SrVP&TO
CorpTr: George Kuhn, VP&SrTO
TrInv: Robert Kirchberger, VP&SrIO
Comp: John S. Hawkes, VP&Comp
TrOpers: Christel Garcia, TO
Linda L. Browning, TO&Sec
Nb: Patric Darnell, SrTrConslt

Artesia

FIRST NATIONAL BANK
P.O. Drawer AA 88210
505/746-3511 Tr$28.2 Mil
Hd: Jack Tierney, CFO
PersTr,EmplBen: Jim Dykes, VP&TO
TrInv: Wanda Boyce, IO
TrOpers: Laura Pearson
Shawna Lee
TDP: Gayla Hunnicutt

Carlsbad

CARLSBAD NATIONAL BANK
P.O. Box 1359 88220
505/885-2121 Tr$10 Mil
Hd: George Stanley, SrVP&TO
TrOpers: Ruth Lazenby, AsstVP&AsstTO

Clovis

CITIZENS BANK OF CLOVIS
P.O. Box 1629 88101
505/769-1911 Tr$10 Mil
Hd: Jeff Jacobs, VP&TO
TrOpers: Virginia McCreery, AsstTO

SUNWEST BANK OF CLOVIS N.A.
P.O. Drawer 1509 88101
505/769-2222 Tr$20 Mil
Hd,PersTr,CorpTr,Nb: Ribble Holloman, VP&TO
TrOpers: Dorothy Winn, VP&AsstTO

Espanola

SUNWEST OF RIO ARRIBA
P.O. Box 8 87532
505/753-2155 Tr$5 Mil
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Farmington

THE CITIZENS BANK
P.O. Box 4140 87499
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Hd,TrInv,ComTrF,Nb: Richard J. Palmer, TO
EmplBen: Beverly Caswell, VP&TO
PersTr: Norma Sweetland, TO
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Gallup

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Hobbs

FIRST INTERSTATE BANK OF LEA COUNTY
P.O. Box 400 88240
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PersTr: Ronald E. Miller
CorpTr,TrInv,EmplBen,TrOpers: James W. Tomlinson, VP&TOpO

FIRST NATIONAL BANK OF LEA COUNTY
P.O. Box 70 88240
505/397-3271 Tr$43 Mil
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Terry Howard, TO

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FIRST NATIONAL BANK OF DONA ANA COUNTY
P.O. Drawer FNB 88004
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Hd: Thomas N. Mobley, Jr., SrVP&TO
PersTr: Jennie Alvidrez, AsstVP&TO
CorpTr: Jeanne K. Coleman, VP&TO
TrInv,ComTrF,EmplBen: Rodney A. Chamness, VP&TO
TrOpers: Gloria Shelton, AsstTO

WESTERN BANK
201 N. Church St.
P.O. Box 457 88004
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Los Alamos

FIRST NATIONAL BANK OF SANTA FE
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1910 Trinity Dr. 87544
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Mgr: Herman J. Vogt, Jr., VP

Lovington

LIBERTY NATIONAL BANK
P.O. Box 1627 88260
505/396-2831 Tr$3.5 Mil
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EmplBen: Mike Hoyl, ExecVP
TrOpers: Cassie Black

Portales

PORTALES NATIONAL BANK
P.O. 888 88130
505/356-6601 Tr$1.6 Mil
Hd: Gayle E. Ferguson, ExecVP&TO

Raton

FIRST NATIONAL BANK IN RATON
P.O. Box 970 87740
505/445-2341 Tr/u$1 Mil
Hd: Cynthia S. Scheafer, VP&TO

Roswell

SUNWEST BANK OF ROSWELL, N.A.
5th & Main Sts. 88201
505/623-3501 Tr$25 Mil
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PersTr,CorpTr: Jerry Porter, AsstVP

UNITED NEW MEXICO TRUST COMPANY
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Sylvian Gillespie, VP,SrTO&BrMgr

★Santa Fe

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CorpTr: Donna Bailey

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CorpTr: Lindsy Pongetti, TrAdm
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TrOpers: Fred W. Reynolds, VP&TO

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P.O. Box 969 87501
505/982-3671 Tr/a$150 Mil
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ComTrF,TrOpers: Jerry Pogemiller, TOpO
CorpTr,Prob,Tax: Pauline L. Lujan, TrAdm
Agcys: Margaret Brown, TrAdm
EmplBen: David Martinez, TrAdm
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TrInv: Bart J. Feiden, VP&SrTO
TrOpers: James F. Hatlee, VP&SrTO
EmplBen,Nb: James V. D'Amico, VP&SrTO
TDP: Beverly Folderman, TOpO

UNION NATIONAL BANK
107 Washington Ave. 12201
518/272-8000 Tr$85 Mil
Hd,PersTr,Nb: Simon J. Aman, VP&TO
PersTr: Ivo M. Riordan, TO
TrOpers: Mary B. Golden, TOpO

Amsterdam

NORSTAR BANK OF UPSTATE NY
56 E. Main St. 12010
512/846-2211
(Branch of Albany)
William V. O'Connor, TO

Auburn

SECURITY TRUST COMPANY
120 Genesee Street 13021
315/253-2731
(Branch of Rochester)
Ronald West, VP&Mgr

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BALLSTON SPA NATIONAL BANK
P.O. Box 70 12020
518/885-6781 Tr$2Mil
Hd: LeRoy N. Hodsoll, SrVP&TO

Bath

BATH NATIONAL BANK
44 Liberty St. 14810
607/776-3381 Tr/a$4 Mil
Hd: Delos S. Billings, TO

Beacon

THE FISHKILL NATIONAL BANK
200 Main St. 12508
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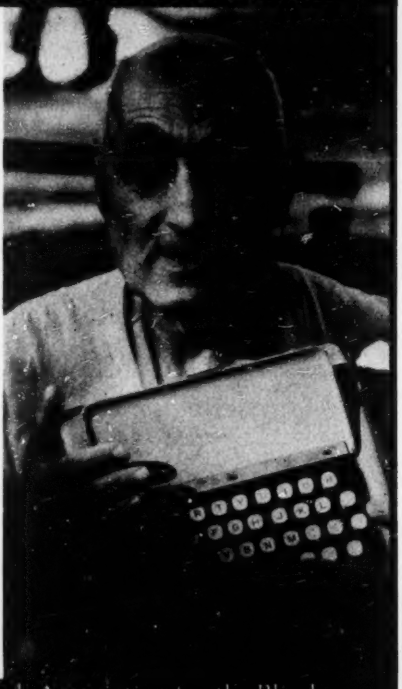

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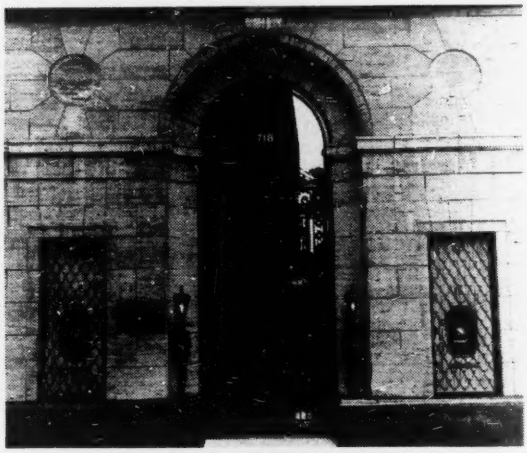

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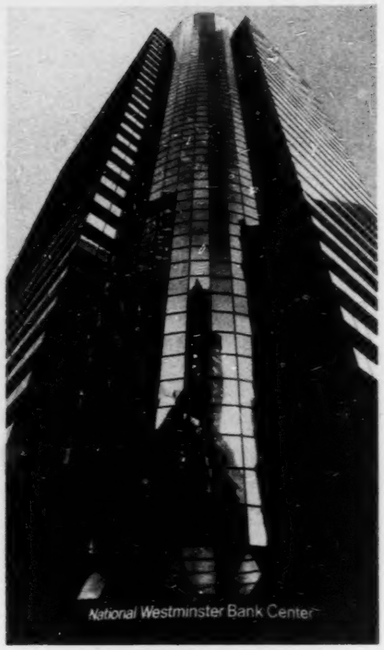

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CorpTr: Stephen C. Donatin, TO
Nb: Luke Witte

UNITED NATIONAL BANK & TRUST CO.
P.O. Box 190 44701
216/438-1224 Tr$67 Mil
(Branch in Alliance)
Hd: Robert M. Sweeney, SrVP&TO
TrInv: Robert L. Hammond, TrInvO
EmplBen: Samuel M. Lincoln, TO
TrOpers: Suzanne M. Hunter

Celina

THE CITIZENS COMMERCIAL BANK & TRUST COMPANY
P.O. Box 170 45822
419/586-5121 Tr/o$6 Mil
Hd,PersTr,Nb: C. L. Stephenson
EmplBen: Collin J. Bryan
TrOpers: Jacqueline Schleucher

Chillicothe

BANCOHIO NATIONAL BANK
27 West Second St. 45601
614/773-2644
(Branch of Columbus)
Charles A. Loy, AsstVP

Cincinnati

AMERITRUST COMPANY
301 Carew Tower 45202
513/241-0606
(Branch of Cleveland)
Hd: William E. Babis, VP
Nb: William A. Harding, SrTO

THE CENTRAL TRUST CO.,NatAssn
5th & Main Sts. 45202
513/651-8410 Tr$1.9 Bil
Hd: Cortland J. Meader, ExecVP
PersTr: Jacob G. Schmidlapp, III, SrVP
CorpTr: Thomas D. Knarr, TO
TrInv: John F. Bohmfalk, Jr., VP
TrOpers: Gene A. Weber, VP
Mktg: Ellen van der Horst, VP

FIFTH THIRD BANK
38 Fountain Square Plaza 45202
513/579-5433 Tr$2.3 Bil
Hd: Terence Lilly, SrVP&TO
Admin,Nb: Ralph J. Waldvogel, Jr., VP&TO
PersSvcs: Richard H. Hanauer, VP&TO
PersTr: John W. Bales, VP&TO
EmplBen: Timothy A. Molloy, TO
CorpTr: David L. Miller, TO
TrInv,ComTrF: Wm. F. Bahl, VP&TO
TrOpers: W. Randy Sparks, SrTOpO

FIRST NATIONAL BANK
P.O. Box 1118 45201
513/632-4633
Hd: John M. Bullock, SrVP
PersTr: Charles W. Murphy, VP&TO
EmplBenTr: Thomas J. Lakin, VP&TO
TrInv: Harold A. Klink, VP&TO
CorpTr: Eugene W. Jacobs, VP&TO
TrOpers: William J. Keller, VP&TO
TrTax: Dennis L. Meyrose, VP&TO

NORTH SIDE BANK & TRUST CO.
4125 Hamilton Ave. 45223
513/542-7800 Tr$30 Mil
Hd: Donald A. Beimesche, VP&TO
TrOpers: Peter M. Klosterman, TO

THE PROVIDENT BANK
1 E. 4th St. 45202
513/579-2081 Tr$750 Mil
Hd: Luther H. Hodge, SrVP&SrTO
PersTr: O. Wayne Schneider, VP&TO
Francis J. Fisher, VP&TO
CorpTr: Robert M. Erickson, TO
CorpCust: Allen C. Schaller, TO
TrInv: James R. Krebs, VP&TrInvO
EmplBen: Andrea H. Kroh, VP&TO
TrOpers: Donald E. Browne, VP&TO
Nb: Hal G. Andress, VP&TO
StkTrans: William Parsons, TO

THE SOUTHERN OHIO BANK
515 Main St. 45202
513/852-2585 Tr$58 Mil
Hd,PersTr,Tax: Gary G. Wilson, VP&TO
PersTr: David Kilgo, TO
TrInv: Robert F. Hartkemeier, TO
CorpTr,EmplBen: Gregory Male, TO
TrOpers: June Brown, TO

Cleveland

AMERITRUST COMPANY
P.O. Box 5937 44101
216/687-5200 Tr$9.0 Bil
(Branches in Canton, Cincinnati, Columbus & Painesville)
Hd: John F. Miller, ExecVP
TrAdm: Frank I. Harding III, ExecVP
PersTr: Hilton P. Young, SrVP
CorpTr: William T. Renz, SrVP
EmplBen: Gary W. Queen, SrVP
TrOpers: John Stulak, Jr., VP
TrInv: Richard C. Hyde, ExecVP&ChFinO
InvRes: James R. Kirk, VP-DirofRes

BANK ONE CLEVELAND,N.A.
1255 Euclid Ave. 44115
216/781-3333 Tr/o$300 Mil
Hd: John J. Reidy, Jr., SrVP&TO
PersTr: Richard T. Spotz, Jr., VP&TO
EmplBen: Betsy Langer, VP&TO
TrOpers: Richard H. Lindoerfer, TO
Nb: Carl R. Brainard, VP&TO

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CENTRAL NATIONAL BANK
P.O. Box 6179 44101
216/344-3000 Tr$1.4 Bil
Hd: Anthony Heyworth, SrVP&Mgr
PersTr: William Karnatz, VP
Est: Louis E. Daugherty, VP
PersFinSvcs: Douglas C. Mory, VP
Nb,CorpTr,EmplBen: James J. McGuire, VP
CorpTr,EmplBen: Donald J. Bisesi, VP
CorpTr: R. Kent Ludwig, VP&MktgMgr
PersTr,Nb: Thomas A. Welch, VP
PersTr,ComTrF: Mark W. Immelt, VP
TrInv: Denis Amato, VP
RE: T. H. Bates, Mgr
TrOpers: N. F. Bour, VP
Tax: W. M. Wright, VP

THE HUNTINGTON BANK OF NORTHEAST OHIO
917 Euclid Ave. 44115
216/344-0080 Tr$1.8 Bil
(Branch in Dover)
GpHd: J. Virgil Early, Jr., ExecVP
Hd: Douglas P. Foxx, SrVP
PersTr: John R. Thalman, VP,Mgr&LegalCoun
CorpTr: Joseph A. Hirko, VP
TrInv: William T. McBride, AsstVP&SrIO
TrOpers: Thomas Hilliker, VP
InstInv,Mktg: James E. Pearce, VP
Inst,EmplBen: Diana J. Willen, VP

THE MIDWEST BANK & TRUST CO.
1132 Euclid Ave. 44115
216/696-2555 Tr$70 Mil
Hd: Gerald S. Falcon, VP&TO
TrInv: Michael C. Hardony, IO
EmplBen: Helen E. Sovol, AsstTO
TrOpers: Laura McCarthy, AsstTO

NATIONAL CITY BANK
1900 East 9th St.
P.O. Box 5756 44101
216/575-2000 Tr$5.1 Bil
(Branch in Palm Beach, FL)
Divisions:
Hd: Richard E. Beeman, SrVP
PersTrSvcsDivHd: Lloyd F. Loux, VP
TrProb: Charles G. Martis, VP
TrTax: Michael A. Sweeney, TO
TrNb: Bert W. Zahn, VP
FndsMgmtDivHd: J. Warren Hall, SrVP
TrInv: William B. Roe, SrVP
TrOpers: E. J. Etowski, Jr., VP
CorpTr: John A. Clough, VP
EmplBen: William F. Berrott, VP

SOCIETY NATIONAL BANK
127 Public Square 44114
216/622-8352 Tr$828 Mil
(Trust Office in Akron)
Hd: John P. Reinartz, ExecVP
PersTr,CorpTr: Timothy J. Connors, VP
TrInv: Donald Cruse, VP
EmplBen: Ronald J. Lang, VP
TrOpers: Douglas Mitrisin, VP
Nb: Michael P. Fisher, VP

★Columbus

AMERITRUST COMPANY
33 North Third St. 43215
614/224-0670
(Branch of Cleveland)
Hd: Brent I. Chivington, VP
Nb: Richard G. Stein, SrTO

BANCOHIO NATIONAL BANK
155 E. Broad St. 43251
614/463-7482
(Branches in Chillicothe, Springfield & Zanesville)
Hd: Alan J. Davidson, ExecVP
PersTr: John L. Sauter, VP
CorpTr: P. Joseph Sesler, VP
TrInv: Robert J. Murphy, VP
ComTrF: Ellwood Lewis, VP
EmplBen: Richard D. B. Funkhouser, VP
TrOpers: Jim S. Deyo, VP
Nb: Robert H. Bartholomew, SrVP

The Directory of Trust Institutions is included in a T&E subscription!

BANK ONE TRUST COMPANY, NA
100 East Broad St. 43271-0191
614/463-5995 Tr$1.25 Bil
Hd: Kenneth B. Quintenz, Pres
CorpSvcs: G. Ronald Henderson, SrVP
PersTr: J. David Sabine, VP
EmplBen: H. Herbert Schupp, VP
TrOpers: Phyllis Kennedy, VP
CorpTr: Jean R. Kroviak, AsstVP
Contr: Jon W. Bennett

HUNTINGTON NATIONAL BANK
37 West Broad St. 43215
614/469-6343 Tr$1 Bil
(Branches in Columbus, Dover & Lima)
GpHd: J. Virgil Early, Jr., ExecVP
PersTr: Lawrence E. Green, VP
EmplBen,CorpTr: Stephan E. Swett, VP
TrInv,ComTrF: Don Stuhldreher, ExecVP
TrOpers,TDP: Thomas R. Hilliker, VP
Plng/Mktg,Nb: Ed B. Ranucci, VP

Covington

WESTERN OHIO NATIONAL BANK & TRUST CO.
P.O. Box 39 45318
513/473-2056 Tr$13.2 Mil
Hd: Carl W. Bowman, VP

Dayton

BANK ONE, DAYTON, NA
Kettering Tower 45401
513/449-8860 Tr/o$1 Bil
Hd: Jonathan G. Verity, ExecVP
PersTr: Trace Swisher, VP
TrInv: Maris Ogg, VP

FIRST NATIONAL BANK
One First National Plaza 45402
513/226-2067 Tr$156 Mil
Hd: Jeffrey T. Siler, SrVP&SrTO
PersTr: James T. Neef, VP&TO
TrInv,ComTrF: Woodrow W. Stroud, Jr., VP&IO
EmplBen: John W. Sommer, VP&TO
Prob: Frank B. Williams, III, TO
TrOpers: David A. Keim, VP&TO
Nb: Rebecca H. Roess, TO

THIRD NATIONAL BANK & TRUST CO.
34 N. Main St. 45402
513/226-6333 Tr$450 Mil
Hd: Joseph F. Connelly, ExecVP&TO
PersTr: William T. Lincoln, VP&TO
CorpTr,ComTrF,EmplBen: James W. Haman, VP&TO
TrInv: Richard J. Rolfes, VP&IO
TrOpers: Roger Cupp, TO
Nb: Charles L. Moore, Jr., VP&TO
Tax: C. E. Yaussy, TaxO

Defiance

THE STATE BANK AND TRUST COMPANY
P.O. Box 467 43512
419/782-8950 Tr$10.5 Mil
Richard C. Burrows, TO
TrOpers: Mary Goddard, TOpO
Rob Constien, AsstTO

Dover

HUNTINGTON NATIONAL BANK
232 West Third St. 44622
216/343-6611
(Branch of Cleveland)
Hd,PersTr: David Webb, VP&TO
EmplBen: Lawrence Markworth, VP

East Liverpool

BANK ONE OF EASTERN OHIO, N.A.
120 East 5th Street
P.O. Box 1029 43920
216/385-2265
(Branch of Youngstown)
Charles L. Danley, VP&TO

Eaton

EATON NATIONAL BANK & TRUST CO.
P.O. Box 309 45320
513/456-5544
Hd: K. R. Kemper, TO

Elyria

ELYRIA SAVINGS & TRUST NATIONAL BANK
Broad & Court Sts. 44035
216/329-3000 Tr$35 Mil
Hd: Allen R. Shaw, SrVP&TO

LORAIN COUNTY SAVINGS & TRUST CO.
124 Middle Ave. 44035
216/329-8141
Hd: R. Scott Cornelius, VP&SrTO
EmplBen: J. David Amos, VP&TO
Probate: Carol Ann Hoffman, AsstTO

Findlay

FIRST NATIONAL BANK OF FINDLAY
P.O. Box 748 45839
419/424-8530 Tr$20 Mil
Hd,TrInv,Nb: Richard P. Zunkiewicz, VP&TO
PersTr: Mary Ann Lohner, TO
EmplBen: Charlotte Hardin
TrOpers: Jennifer Racheter

TOLEDO TRUST COMPANY
Findlay Trust Office
100 East Main Cross, Ste. 3 45840
419/422-6950
(Branch of Toledo)
Thomas C. Gess, TO

Hamilton

FIRST
NATIONAL
BANK
of Southwestern
Ohio

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO
3rd & High Sts. 45012
513/867-4818 Tr$268 Mil
Hd: James J. Ashburn, SrVP&SrTO
PersTr: Dennis G. Walsh, TO
CorpTr,Taxes: David D. Schul, TO
TrOpers: Frank M. Peters, TOpO
TrInv: Dennis C. Dietz, SrTrInvO
RE: Ronald E. Sunderhaus, AsstTO
EmplBen: Marilyn N. Wilson, AdmAsst

SECOND NATIONAL BANK
High St. & Journal Square 45012
513/867-5133 Tr$140 Mil
Hd,Nb: William A. Groth, II, SrTO
PersTr: Margaret Kollstedt, TO
TrInv,ComTrF: Joseph Belew, AsstTO
EmplBen: Jack Flege, AsstTO
TrOpers: Crista Fitzwater
Deanna Singleton
Nb: William A. Groth

Lancaster

CENTRAL TRUST CO.
117 W. Main St. 43130
614/464-2264
(Branch of Newark)
R. A. Jackson, SrTO

Lebanon

LEBANON-CITIZENS NATIONAL BANK
P.O. Box 59 45036
513/932-1414 Tr$16.4 Mil
Hd: Bernard H. Wright, Jr., TO
TrOpers: W. Jean Bell, AsstTO

OHIO (Cont'd)

Lima

HUNTINGTON NATIONAL BANK
631 East Market St. 45801
419/224-3015
(Branch of Columbus)
Hd: Dorothy Waltz, AsstVP

THE METROPOLITAN BANK OF LIMA, OHIO
P.O. Drawer M 45802
419/229-2015 Tr$313 Mil
John M. Dunnick, ChmTrComm
Hd: Michael E. LaSovage, SrVP&TO
Prob: Evans T. Pseekos, VP&TO
PersTr: Perry R. Watkins, SrTO
TrOpers: Ron D. Sacks, TO
CorpTr: Diane Motter, TO
TrInv: Stephen M. Bryan, VP&TO
EmplBen: Russell Bonchu, Jr., AsstVP&TO

Lorain

CENTRAL TRUST CO. OF NORTHERN OHIO,NatAssn
1949 Broadway 44052
216/244-1965 Tr$31 Mil
Hd: David E. Nocjar, VP&TO
TrOpers: Dorothy M. Maruschak

LORAIN NATIONAL BANK
457 Broadway 44052
216/244-6000 Tr$75 Mil
PersTr,Prob,Tax,TrInv,Nb: Emma N. Mason, VP&TO
CorpTr,EmplBen,TrInv: Douglas Substanley, VP&TO
TrOpers: Elizabeth Simms, TO

Mansfield

BANK ONE OF MANSFIELD
28 W. Park Ave. 44901
419/522-2011 Tr$94 Mil
Hd,TrInv,Nb: Robert J. Sutter, SrVP&SrTO
PersTr,CorpTr,EmplBen: Paul H. Dudte, Jr., VP&TO

FIRST BUCKEYE BANK, NATIONAL ASSOCIATION
P.O. Box 849 44901
419/522-2211 Tr$152 Mil
Hd,Nb: J. A. Walter, SrVP
PersTr,Nb: Donald J. Breon, TO
David R. Irvin, TO
David J. Strub, TO
EmplBen,CorpTr,TrOpers: Robert J. Hilliard, TO

RICHLAND TRUST CO.
3 N. Main St. 44901
419/522-4411 Tr$85 Mil
Hd,CorpTr,Nb: Richard Adams, SrVP&TO
PersTr,TrInv: Harold H. Davis, VP&TO
PersTr&Tax: Brenda Dean, TO
EmplBen: Mark Taylor, InvAn
TrOpers: Charla Pore, TOpO

Marietta

THE CENTRAL TRUST COMPANY OF SOUTHEASTERN OHIO,NatAssn
P.O. Box 661 45750
614/373-1147 Tr$8 Mil
Hd: Robert A. Jackson, TO
TrOpers: Judy A. Hoff, AsstTO

PEOPLES BANKING & TRUST CO.
P.O. Box 666 45750
614/373-3155 Tr/o$65 Mil
Hd: Robert E. Evans, ExecVP&TO
PersTr,Nb,TrInv: David B. Baker, VP&TO
CorpTr,EmplBen: Charles R. Hunsaker, VP&AdmO
ComTrF: Linda L. Wootton, TrInvO
TrOpers,Tax: Jeffrey D. Welch, CPA TrAcctngO

Martins Ferry

PEOPLES BANKING COMPANY
30 S. 4th St. 43935
614/633-3151
(Branches in Brilliant, Cambridge, St. Clairsville, Scio & Tiltonsville)
Hd: John P. Frazier, SrVP&TO

Massillon

FIRST NATIONAL BANK IN MASSILLON
P.O. Box 585 44648
216/832-9801 Tr$52 Mil
Hd: R. Michael Keyes, VP&TO

Medina

OLD PHOENIX NATIONAL BANK
39 Public Square 44256
216/722-5555 Tr$97 Mil
Hd: George P. Paidas, SrVP&TO
TrOpers: Neal A. Conger, VP&TO
EmplBen: Catherine Carmany, TO

Middletown

BANK ONE OF MIDDLETOWN
P.O. Box 526 45042
513/425-8430 Tr$60 Mil
Hd: Charles W. Beck, Jr., VP&TO
TrOpers: Carol Wilcox, TOpCo-ord

FIRST
NATIONAL
BANK
of Southwestern
Ohio

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO
2 North Main St. 45042
513/425-7548 Tr$100 Mil
Hd: R. P. Ely, Jr., VP&SrTO
PersTr,CorpTr: R. L. Garver, TO
PersTr: J. E. Gaw, AsstTO
Prob: M. E. Paul, AsstTO

Mount Vernon

FIRST KNOX NATIONAL BANK
P.O. Box 871 43050
614/397-6344 Tr$22 Mil
Hd: Herbert L. Belden, VP&TO
TrInv: Ian Watson, VP
Nb: John T. McGregor, TO

Newark

CENTRAL TRUST CO.
P.O. Box AE 43055
614/345-3471 Tr$37 Mil
(Branches in Lancaster and Zanesville)
Hd: R. A. Jackson, SrTO

PARK NATIONAL BANK
50 N. Third St. 43055
614/349-8451 Tr$130 Mil
Hd,EmplBen,Nb: Stuart N. Parsons, VP&TO
TrInv,ComTrF: Terry Myers, TO
PersTr: John Uible, AsstTO
TrOpers: Hazel Thornton, AsstTO

Norwalk

CITIZENS NATIONAL BANK
12-14 E. Main St. 44857
419/668-3736 Tr$8.1 Mil
Hd: W. James Wetzel, Csh&TO
Jackie Griggs, AsstTO

THE HURON COUNTY BANKING CO.,N.A.
7-11 E. Main St.
P.O. Box 567 44857
419/668-3361 Tr/u$1 Mil
Hd: Ruth J. Stark, SrVP&TO

Painesville

AMERITRUST COMPANY
8 North State St. 44077
216/354-3572
(Branch of Cleveland)
Hd: Richard W. Stenberg, VP
Nb: Michael Stone, SrTO

Piqua

MIAMI CITIZENS NATIONAL BANK & TRUST CO.
401 N. Main St. 45356
513/773-4540 Tr$60 Mil
Hd,Plng,Nb: William I, Shaman, VP&SrTO
Adm: Byron E. Trapp, TO
EmplBen,ComTrF: Nancy H. Gunter, AsstTO
TrOpers: Kathleen Kiefer

PIQUA NATIONAL BANK & TRUST CO.
45356
513/773-1212 Tr$78.5 Mil
Hd,PersTr,Nb: Roy H. DePriest, VP&TO
CorpTr,EmplBen,TrOpers: Brian W. Philips, TO
TrInv: John T. Blake, TrInvO

Portsmouth

BANK ONE OF PORTSMOUTH, N.A.
P.O. Box 301 45662
614/354-3261 Tr$55 Mil
Hd: Ronald W. Karolyi, VP&SrTO
Admin: William E. Sharp, TO
TrOpers: Ruth Ann Logan, AsstTO
Nb,Mktg: Sandy May

PORTSMOUTH BANKING CO.
P.O. Box 1151 45662
614/353-4151 Tr$22 Mil
Hd: Gerald F. Dreier, VP&TO
Admin: Mark Prince, TO
TrOpers: Nadine Horton

Russellville

THE BANK OF RUSSELLVILLE
45168
Hd: Robert C. Martin

St. Clairsville

BELMONT COUNTY NATIONAL BANK
P.O. Box 277 43950
614/695-3323 Tr$15.7 Mil
(Branches in Bridgeport & Shadyside)
Hd: Richard E. Dolan, VP&TO
TrOpers: Madelyn Witsberger, AsstTO

PEOPLES BANKING COMPANY
199 West Main St. 43950
614/695-5370
(Branch of Martins Ferry)

Scio

PEOPLES BANKING COMPANY
Main Street 43988
614/945-3511
(Branch of Martins Ferry)

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Shadyside

BELMONT COUNTY NATIONAL BANK
4105 Central Ave. 43947
614/671-9345
(Branch of St. Clairsville)

Springfield

BANCOHIO NATIONAL BANK
4 W. Main St. 45502
513/324-5851
(Branch of Columbus)
Thomas G. Larrimer, AsstVP

THE SECURITY NATIONAL BANK & TRUST CO.
40 South Limestone St. 45502
513/324-6800 Tr$12 Mil
Hd: Daniel M. O'Keefe, VP&TO

Steubenville

BANK ONE OF EASTERN OHIO
401 Market St. 43952
614/282-3665 Tr$50 Mil
Hd: Ronald W. Virag, VP&TO
PersTr,EmplBen: Kenneth D. Asher, TO
ComTrF,TrOpers: Sherrill L. Schmied
CorpTr: Debbie L. Hagan
TrRE: Clementine Cacciacarro

MINERS & MECHANICS SAVINGS & TRUST CO.
P.O. Box 100 43952
614/283-3731 Tr$27 Mil
Hd: Thomas L. Grimm, Treas&SrTO
Richard Cunningham, TO

Sylvania

SYLVANIA SAVINGS BANK CO.
5604 Main St. 43560
419/882-0061 Tr$32.9 Mil
Hd,EmplBen: H. William Manley, VP
PersTr: Joyce E. Johnson, AsstTO
CorpTr: Bethelyn Beroset, AsstTO
TrInv: Paul Overman, Mgr
TrOpers: Craig C. Smith, Mgr

Tiffin

COMMERCIAL NATIONAL BANK
79 S. Washington St.
P.O. Box 798 44883
419/447-3213 Tr$16 Mil
Hd: Warren R. Kahn, VP&TO
TrOpers: Carl Arnold, TO

Tiltonsville

PEOPLES BANKING COMPANY
Route 7 & Walden 43963
614/859-2127
(Branch of Martins Ferry)

Toledo

FIRST NATIONAL BANK
Madison & Huron Sts. 43603
419/259-6809 Tr$460 Mil
Hd: James P. Silk, VP
PersTr: Mary K. Hamilton, VP
TrInv: Charles W. Porter, VP
EmplBen: Harry M. Behrendt, Jr., VP
TrOpers: James A. Foote, TO
Nb: Glenn N. Raitz, TO

OHIO CITIZENS BANK
405 Madison Ave.
P.O. Box 1688 43603
419/259-6605 Tr$900 Mil
Hd: Louis E. Yanney, ExecVP
PersTr: Edward R. Cahill, Jr., VP
CorpTr: Edgar V. Avila, VP
TrInv: R. Davis Hoke, VP
EmplBen: Donald R. Carrol, VP
TrOpers: Kathleen T. Andrews, TO
Nb: Thomas Gess, AsstVP

TOLEDO TRUST CO.
P.O. Box 1628 43603
419/259-8142 Tr$1.6 Bil
(Branch in Findlay)
Hd: Edwin M. Bergsmark, ExecVP
PersTr: Jerome J. Robison, SrVP
CorpTrInv: Theodore T. Hahn, VP
PersInv: Gary D. Lind, VP
TrOpers: Robert L. Head, TO
CorpTr,EmplBen,Nb: Allan J. Brogan, VP
Tax: John W. Kizer, VP
Inv: Richard M. Peterson, SrVP
Prob: Erwin Diener, VP
RE: Arthur A. Morgan, VP

Troy

FIRST NATIONAL BANK & TRUST CO.
910 W. Main St. 45373
513/335-8351 Tr$105 Mil
Hd,TrInv,Nb: Richard J. Fraas, SrVP&TO
PersTr,CorpTr,EmplBen: Phillip M. Jones, TO
PersTr,TrOpers: Viola Strome, AsstTO

Van Wert

THE PEOPLES BANK & TRUST
114 East Main St. 45891
419/238-2399
Hd: Glen R. Jenkins, SrVP&TO

Warren

BANK ONE OF EASTERN OHIO, N.A.
106 East Market St. 44481
216/841-7000
(Branch of Youngstown)
William Hanshaw, VP&TO

SECOND NATIONAL BANK
P.O. Box 1311 44482
216/841-0232 Tr$219 Mil
Hd: T. C. DeRoss, VP&DepSrTO
EmplBen: J. R. Donaldson, VP&TO
TrInv: R. Fenwick, VP&IO
TrOpers: J. J. Leskovyansky, TOpO
Nb: Tim Smyth, AsstTO

West Union

FARMERS BANK
P.O. Box 158 45693
513/544-2358 Tr$.7 Mil
Hd: Paul E. Wilson, Pres&TO
TrOpers: John H. Condon, AsstTO&Sec

Wilmington

NATIONAL BANK AND TRUST COMPANY
48 N. South St. 45177
513/382-1441 Tr$58 Mil
Hd: Richard W. Price, VP&TO
Mary Kay McMillian, AsstIO
Carol Sue Inwood, AsstTO

Wooster

WAYNE COUNTY NATIONAL BANK
Public Square 44691
216/264-1222 Tr$50 Mil
Hd,PersTr,CorpTr,TrInv: Stephen E. Kitchen, SrTO
ComTrF,EmplBen: Jennifer A. Guenther
TrOpers: Doyle W. McCloran, AsstTO

Youngstown

BANK ONE OF EASTERN OHIO, N.A.
6 Federal Plaza West 44503
216/742-6740 Tr$362 Mil
(Branches in East Liverpool, Steubenville & Warren)
Hd: C. B. Lang, ExecVP&TO
PersTr: John Fador
CorpTr: Edward J. Reusoner
TrInv: Karen Cippenlye
Gerd P. Pappritz
TrOpers: Henry Bilyk
Nb: Ron Virag

THE DOLLAR SAVINGS & TRUST CO.
P O. Box 450 44501
216/744-9000 Tr$425 Mil
Hd: Herbert H. Pridham, SrVP&SrTO
PersTr,Est: James H. Sisek, VP&TO
CorpTr: W. S. Lakin, TO
TrInv: William G. Weber, VP&TO
EmplBen: Robert Higgins
TrOpers: Dennis J. Delon, SrTO

MAHONING NATIONAL BANK
23 Federal Plaza 44501
216/742-7000 Tr$205 Mil
Hd,Nb: Gregory L. Ridler, SrVP&TO
EstAdmin: C. Richard Jones, VP&TO
TrInv,ComTrF: Anthony J. Maiorana, TO&TrInvMgr
CorpTr: Mrs. Hilda Remick, AsstVP&TO
TrOpers: John Wal, TO&TOpMgr
EmplBen: Patrick A. Sebastiano, TO
PersTr: William G. Kalasky, AsstVP&TO

Zanesville

BANCOHIO NATIONAL BANK
11 North Fourth St. 43701
614/454-1271
(Branch of Columbus)
William R. Baker, AsstVP

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TrOpers: Debra Gohlke, TO

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PersTr,TrInv: Wm. E. Meyer, SrVP&TO
EmplBen: Jeanne Fisher, TO
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Nb: A. M. Gabel, SrTO
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Inv: D. Wise, VP&TrInvO
Pen: D. Skeath, VP&TPO
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TrOpers: K. M. Mote, TOpO
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TrInv: Ralph J. Davis, VP
EmplBenAdm: Carl W. Bechdel, TO
TrOpers: Robert R. Magill, TOpO
Marie A. Civiello, TOpO

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APOLLO TRUST CO.
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StaffSvcs: John E. Renner, VP
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William M. Kessler, Csh&SrTO

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PersTr,EmplBen,Nb: Nicholas J. Rubino, AsstVP&TO
CorpTr,TrOpers: Elmer C. Kross, TO
TrInv: Olen C. Gibson, InvCoord

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Bellefonte

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814/355-5504
Nb: Roger D. Coplan, VP

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THE FIRST NATIONAL BANK OF BERWICK
111 W. Front St. 18603
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TrOpers: Marlene Eckrote, AsstTO

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CorpTr: John J. Bauer, Jr., TO
TrInv: John B. Shupe, VP
EmplBen: Joel G. Harpel, VP
TrOpers: Roy C. Miller, AsstVP
Nb: Douglas M. Watson, SrVP

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Guetter & W. Broad 18018
215/861-0802
(Branch of Allentown)
Hd: S. F. Tameler, VP&DevO

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PersTr: G. Malcolm Reid, TO
CorpTr,TrOpers: Rebecca A. Stanley, TOpO
TrInv: Edward A. Kramer, TrInvO
EmplBen: Myron R. Haydt, TO

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CorpTr,ComTrF: J. Scott Atherton, TrAdm
TrInv: John R. Bryden, III, IO

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THE BLUE BALL NATIONAL BANK
State Rte. 23 & Township Rd. 17506
717/354-4541 Tr/o$17 Mil
Hd: John H. Phillips
Joseph A. Myers, TO

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NATIONAL BANK OF BOYERTOWN
P.O. Box 547 19512
215/367-6001 Tr$36 Mil
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PersTr,TrInv,EmplBen,TDP: Rodney R. Kline, VP
CorpTr,ComTrF: Barbara J. Wasson, TO
TrOpers: Linda F. Bingham
Nb: John W. Davis, VP

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Hd: Lloyd Johnson, AsstVP

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814/265-8401
Hd: George E. Walker, VP&TO
Jean M. Rittenhouse, VP&AsstTO

Brookville

DEPOSIT BANK
Main St. 15825
814/849-5361
(Branch of DuBois)
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P.O. Box 499 15825
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Jean M. Rittenhouse, VP&AsstTO

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PersTr: Joseph H. Bachtiger, VP
TrInv: Robert Innis, VP
TrOpers: Martha Shaffer, TOpO
TrTax: Joseph Koscinski
Nb: Robert Franke, VP
Nb: Robert Whalen, VP

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RUSSELL NATIONAL BANK
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(Branch of Lewistown)

Butler

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EmplBen,TrOpers: Donna M. Weimer, AsstTO
TDP: Lee Ann Sychak

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(Branch of Oil City)
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TrOpers: Glenn R. Taylor, VP&TO
Nb: Paul H. Lackey, VP&TBDO

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(Branch of Pittsburgh)
Hd: I. Keith Bell, TO

Camp Hill

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717/780-3043
(Branch of Harrisburg)
Hd: Lois B. Copeland, SrTO

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CorpTr: J. E. Davidson, AsstVP&TO
TrInv: Craig C. Dunn, AsstVP&TO
TrOpers: J. A. Smiley, AsstVP&TO

Carlisle

COMMONWEALTH NATIONAL BANK
1 North Hanover St. 17013
717/249-2414
(Branch of Harrisburg)
Hd: Robert K. Reitzel, VP&TrMgr
Barbara Kramer, TO

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(Branch of Harrisburg)
Hd: Ellis A. Piper, VP&TO

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1 W. High St. 17013
717/243-3212 Tr$57 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: Dennis C. Caverly
PersTr,ComTrF,TrOpers: Jane F. Burke

Chambersburg

CHAMBERSBURG TRUST CO.
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CorpTr: Mabel L. Werdenbaugh, AsstTO
Edwin P. Heckman, AsstVP&AsstTO

FARMERS & MERCHANTS TRUST CO.
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PersTr,CorpTr: Edna L. Armstrong, TO
TrInv,EmplBen: William M. L. Etter, Jr., TO
TrOpers: Judy V. Shade, Supv
Nb: Charles R. Porter

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P.O. Box 777 17201
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Hd: John L. Bailey, TO

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814/765-9621 Tr$34 Mil
Hd: C. J. Peterson
EmplBen,TrOpers,Nb: L. W. Bodle

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PersTr,CorpTr,TrInv,EmplBen,Nb: Thomas A. Maynard, TO
TrOpers: Dawn Newton, AsstTO

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Hd: Mrs. Mary I. Simington, AsstVP&TO

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215/348-2966
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Du Bois

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CorpTr,ComTrF,TrOpers: James S. Kressler, TO
TrInv: Rosemary M. Riola, AsstTrInvO
EmplBen: David W. Kidd, TO
Nb: Thomas W. Schreiber, VP&TO

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Betty F. Williams, VP&AsstTO

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Luke Michelbacher, TrAdm
TrOpers: Arlene Allison, TOpSupv

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(Branch of Harrisburg)
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FARMERS FIRST BANK
143 So. Market St. 17022
717/367-1156
(Branch of Lititz)
PersTr: Wendy L. Basehoar, TO
Nb: Stephen E. DiNovis, TO

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814/486-3333 Tr$10 Mil
Hd: Catherine A. Emrick, VP&TO
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135 E. Fourth St. 15834
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Hd: Michael H. Peuler, TO
Carl L. Brubaker, AsstTO
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EmplBen: James H. Thomas, VP
TrOpers: William S. Sapone, VP&TOpO
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TrInv: David Cullen, CFA&VP
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PersTr: Paul R. Dowds, TO
TrOpers,TDP: Denis L. Keffer, AsstTO

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EmplBen,Nb: Bruce T. Smith, VP&TO

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TrInv: William C. Kringe, VP&IO
CorpTr,Nb: Thomas L. Burns, AsstVP&TO
EmplBen: Charles Parsons, AsstTO
TrOpers: Diana L. James, TOpO
Nb: Thomas H. Burgess, VP&TO

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P.O. Box 369 18201
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PersTr,EmplBen,Nb: Daniel J. Steber, AsstTO
Catherine Stetz, AsstTO
CorpTr: James Fisher, AsstTO

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Hermitage Square 16148
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PersTr: Raymond T. Cameron, TO
Harry W. Heath, VP
TrOpers: John T. Shuey, Sec&Treas
Nb: V. B. Rudisill, AsstTO&AsstTreas

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Paula Kelley, AsstTO
TrInv: Bruce R. Erb, VP
TrInv: W. Jeffery Akers, IO

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FARMERS & MERCHANTS BANK
P.O. Box 430 18431
717/253-1096 Tr$1.9 Mil
Hd: Richard J. Shershenovich, Pres&TO
Kathleen Hunter, Csh&AsstTO

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717/253-3355 Tr/o$2.1 Mil
Hd: Hugh Rechner, AsstVP&TO

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717 Main St. 18431
717/253-1456 Tr$11 Mil
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FARMERS BANK & TRUST CO. OF HUMMELSTOWN
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PersTr,CorpTr,EmplBen: John W. Startzel, TO
TrOpers,ComTrF,TrInv: Judith G. Fleming, TO

UNITAS NATIONAL BANK
501 Penn St. 16652
814/643-0350 Tr$10 Mil
(Branch in Chambersburg)
Hd: David E. Kupinsky, Esq., TO

Indiana

NATIONAL BANK OF THE COMMONWEALTH
Philadelphia & Sixth Sts. 15701
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TrOpers: Wm. A. Mrozowski, TO

THE SAVINGS & TRUST CO. OF PENNSYLVANIA
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PersTr: Donald S. Mills, VP&TO
CorpTr,EmplBen: H. Frank Martin, Jr., VP&TO
TrInv,ComTrF: Willard N. Woolbert, VP&TO
TrOpers: G. William Rose, VP&TO

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Jerome

PEOPLES BANK & TRUST CO.
15937
(Branch of Jennerstown)

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TrOpers: George A. Armbruster, AsstTO

MAUCH CHUNK TRUST CO.
P.O. Box 289 18229
717/325-2721 Tr$2.8 Mil
Hd: Harold A. Queen, Pres&TO
Ruth M. Allen, AsstTO

Johnstown

JOHNSTOWN BANK & TRUST COMPANY
P.O. Box 98 15907
814/536-7801 Tr/o$51 Mil
(Branch in Bedford)
Hd: Barry D. Charles, SrVP&SrTO
Robert J. Fisher, VP&TO
Betty Rae Sheehan, VP&TO
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TrInv: Jay Lavin, VP&TrInvO
EmplBen: David L. Mordan, TrAdm
TrOpers: Judith A. Fetcko, AsstTO
Nb: Robert L. Shaver, TrAdm

Jonestown

JONESTOWN BANK & TRUST CO.
17038
717/865-2112 Tr$2.4 Mil
Hd: Frederick R. Boltz, TO

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215/444-5000
(Branch of Reading)
Hd: Hans F. Hass, TO

Lancaster

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42 N. Prince St. 17603
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(Branch of Reading)
Hd: Michael W. Wozniski, AsstVP

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28 Penn Square 17604
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(Branch of Harrisburg)
David H. Acox, VP&TrMgr
Roselyn Ramist, VP&SrPtfolMgr
Robert E. Sherk, VP&AdmMgr
George Sheraw, SrTO
Ruth Harrison, TO

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25 N. Duke St. 17602
717/299-0766 Tr$23.5 Mil
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PersTr: Mildred W. Brown, TrAdm
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Nb: R. W. Maurer

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814/237-7806
(Branch of State College)

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Hd: Thomas A. Elliott, Jr., TO

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Nancy G. Montanye, AsstTO

Montrose

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717/278-1181 Tr$20 Mil
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EmplBen: Mark Caterson, TO
TrOpers: Reta Gardner, AsstTO

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Ida Bevivino, AsstTO

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CorpTr: James P. Nunemaker, VP
TrInv,ComTrF: Warren Ormerod, SrVP
EmplBen: John N. Campbell, SrVP
TrOpers: Donald W. Rose, VP
Nb: Thomas J. Vischer, Jr., AdmVP

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215/262-6771 Tr$11.1 Mil
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PersTr: Sharon A. Malia, AsstTO

Northumberland

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TrOpers: Loretta Strawbridge, TOpO

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EmplBen: Thomas C. McCoy, VP
Nb: Edward Touhill, VP

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(Branch of Norristown)
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EmplBen: John C. Campbell, SrVP
Nb: Thomas J. Vischer, Jr., AdmVP

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CorpTr: Richard Hojnowski, VP
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Tax: Carl J. Lisman, VP
EmplBen: Robert J. Zike, VP
CorpTr: David C. Leondi, CTO

PENN SECURITY BANK & TRUST CO.
Spruce St. & N. Washington Ave. 18503
717/346-7741 Tr$50 Mil
Hd,EmplBen: Robert F. Duguay, VP
CorpTr: Joseph L. Laster, VP&TrCoun
PersTr: Thomas E. Clewell, AsstVP&AsstTO
TrInv: Earl W. Phillips, TO

THIRD NATIONAL BANK & TRUST CO.
130 Wyoming Ave. 18501
717/348-8251 Tr$120 Mil
Hd: Robert C. Hendricks, SrVP&TO
PersTr,Prob: Ronald E. Schield, TO
Marcia B. Williams, TO
EmplBen: Edward J. Gilmartin, TO
CorpTr: Betty Sallusti, AsstTO&Sec
TrOpers,Software: David Battaglia, TOpO
TrInv: Richard Masucci, TrInvO
Nb: John W. Furniss, TO
EDP: Patricia A. Ritzi, AsstTOpO

UNITED PENN BANK
18501
717/344-7133
(Branch of Wilkes-Barre)
Hd: John H. Gallo, Jr., VP
Kimberly A. Barrows, AsstVP

Selinsgrove

SNYDER COUNTY TRUST CO.
17870
717/374-1131 Tr$9 Mil
Hd: Jack H. Treas, VP-FinSvcs
PersTr: Mary Jane Mitterling, TO

Sharon

FIRST NATIONAL BANK OF MERCER COUNTY
Hermitage Square 16148
412/981-6000
Hd: Colin C. Appleton, VP&TO
TrInvs: Michael B. Hephner, VP&TrInvO

FIRST SENECA BANK & TRUST CO.
7 W. State St. 16146
412/981-5300
(Branch of Oil City)
Adm: Thomas G. Lamoree, II, SrRegTO

McDOWELL NATIONAL BANK
E. State & Chestnut Sts. 16146
412/981-1411 Tr$100 Mil
Hd: Harry Weightman, Jr., SrVP&TO
CorpTr,ComTrF,TrOpers: Robert L. Douglas, AsstVP&TO
TrInv: David Potter, VP-TrInv
EmplBen: William J. Bishop, TO
Nb: George W. Ketler, TO

MELLON BANK, N.A.
Pitt & Shenango Sts., P.O. Box 452 16146
412/981-8400
(Branch of Oil City)
Hd: D. J. Cole, VP&TO

Shenandoah

MINERS NATIONAL BANK
2 N. Main St. 17976
717/462-2742 Tr$2 Mil
Hd,TrInv,Nb: John J. Yanal, TO
PersTr: Sandee Fritz, AsstTO
PersTr,TrOpers: Geraldine Seroka, AsstTO
CorpTr,EmplBen: Charles E. Weller, AsstTO

Shippensburg

COMMONWEALTH NATIONAL BANK
P.O. Box 40 17257
717/532-2151
(Branch of Harrisburg)
Hd: Leslie W. Brant, VP&TrAdmMgr

DAUPHIN DEPOSIT BANK AND TRUST CO.
P.O. Box 9 17257
717/532-4131
(Branch of Harrisburg)
Hd: Alan B. Rhinehart, AsstTO

Smethport

HAMLIN BANK & TRUST CO.
333 W. Main St. 16749
814/887-5555 Tr$5 Mil
Hd: Charles A. Crockett, VP&TO

Somerset

PEOPLES BANK & TRUST CO.
15501
(Branch of Jennerstown)
David A. Finui, VP&TO

SOMERSET TRUST COMPANY
P.O. Box 777 15502
814/443-3661 Tr$55 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Donald E. Meese, VP&TO
CorpTr,ComTrF,TrOpers,TDP: Ann E. Brubaker, TO

Souderton

UNION NATIONAL BANK & TRUST CO.
14 Main St. 18964
215/721-2400 Tr$97 Mil
(Branch in Boca Raton, FL)
Hd,EmplBen: Marvin A. Anders, ExecVP
PersTr: Timothy E. Mininger, TO
Fern M. Zepp, TO
CorpTr: Ellena Zienkiewicz, AsstTO
TrInv,ComTrF: D. Stuart MacAusland, TO
TrOpers,TDP: Vernon L. Clemmer, AsstTO
Nb: Murray Y. Alderfer, VP&TO
Russell M. Moyer, TrConslt

State College

CENTRAL COUNTIES BANK
P.O. Box 19 16801
814/234-6347 Tr$192 Mil
(Branches in Altoona, Lewisburg, Lewistown & Lock Haven)
Hd,Nb: Raymond C. Hess, SrVP&SrTO
TrInv,ComTrF: Jack Yates, III, SrTrInvO
EmplBen: C. Edward Sprankle, VP&SrPenO
TrOpers: Donald W. Bilger, TOpO
State College Branch
122 College Ave. 16801
814/237-1152
Hd: Mary Monaghan, AsstVP&TrAdmO

FARMERS COMMUNITY BANK
1480 E. College Ave. 16801
814/234-2720 Tr$3 Mil
(Branch in Millheim)
State College Branch
135 S. Pugh St. 16801
814/237-7806

MIDSTATE BANK & TRUST CO.
1330 South Atherton St. 16801
814/234-5166
(Branch of Altoona)
Hd: Carole E. Yon, TO
Nb: Roger D. Coplan, VP

PEOPLES NATIONAL BANK OF CENTRAL PENNSYLVANIA
P.O. Box 298 16804
814/237-7641 Tr$36.9 Mil
Hd: Jesse Weaver, SrVP&TO
Dennis E. Hampton, AsstVP&TO

Stroudsburg

FIRST EASTERN BANK,NatAssn
P.O. Box 471 18360
717/421-5390
(Branch of Wilkes-Barre)
Nb: Virginia H. Masters, VP&TO

NORTHEASTERN BANK OF PENNSYLVANIA
P.O. Box 469 18360
717/421-1616
(Branch of Scranton)
Hd: Donald F. Page, VP

SECURITY BANK & TRUST CO.
P.O. Box 591 18360
717/421-4224 Tr$38 Mil
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717/286-6781 Tr$62 Mil

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717/286-5454
Robert V. Haas, TO

Thompsontown

RUSSELL NATIONAL BANK
On The Square 17094
(Branch of Lewistown)

Titusville

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Pennbank Center 16354
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TrInv: Philip D. Martin, VP
TrOpers: Charlene P. Hennessy, TOpO
TrTax: Clayton E. Emick, Jr., TrTaxO
EmplBen: Edward S. Weiss, TO
Titusville Division:
127 West Spring Rd. 16354
814/827-2751
Hd: M. Benton Mitcham, VP

Towanda

CITIZENS & NORTHERN BANK
428 Main St. 18848
717/265-6171
(Branch of Wellsboro)
Admin,CorpTr: Rachel Durand, AsstTO

FIRST NATIONAL BANK OF BRADFORD COUNTY
312 Main St. 18848
717/265-6191 Tr$6 Mil
Hd: David S. Packard, Pres&TO
F. Richard Coolbaugh, TO

Troy

FIRST BANK OF TROY
P.O. Box 96 16947
717/297-2131 Tr$4 Mil
Hd: G. Richland Morris, TO

Uniontown

FAYETTE BANK & TRUST CO.
50 W. Main St. 15401
412/438-4531 Tr$15 Mil
Hd,Nb: Ralph W. Thorne, VP&SrTO
PersTr,CorpTr,ComTrF: Christine L. Mullen, AsstTO
TrInv: Ernest Hromado, Jr., IO&AsstTO
TrOpers,TDP: Linda M. Rand, AdmTO&TOpMgr

GALLATIN NATIONAL BANK
P.O. Box 759 15401
412/439-6700 Tr$80 Mil
Hd: Franklin K. Smith, VP&TO
PersTr: John R. Hoye, Jr., TO
PersTr: Sharon Waltz, TrAdm
CorpTr: Ben H. Shipe, TO
EmplBen: George Briercheck, TrAdm
TrOpers: Louis Del Verme, TOpO
Nb: Mark Wenick

Warren

PENNBANK
315 Second Ave. 16365
814/723-5300
(Division of Titusville)
Hd: Edgar E. Robertson, VP

Washington

FIRST NATIONAL BANK & TRUST CO.
Trust Division
55 S. Main St. 15301
412/228-0200
Hd: Malcolm W. McCarrell, VP&TO
TrAdmin: D. E. Porter, TO
TrOpers: C. L. Haddad, TOpO

Waynesboro

CITIZENS NATIONAL BANK & TRUST CO.
10-12 W. Main St. 17268
717/762-3121 Tr$16.1 Mil
Hd: Donald L. Walters, TO
Frank Bowders, AsstTO
Mary Reyer, AsstTO
Judy Ell, Sec

FIRST NATIONAL BANK AND TRUST CO.
P.O. Drawer 391 17268
717/762-8161 Tr$75 Mil
Hd: Anson B. Good, Pres&TO
Gary D. Kinley, AsstVP&TO

Wellsboro

CITIZENS & NORTHERN BANK
P.O. Box 58 16901
717/724-3411 Tr$37 Mil
(Branch of Towanda)
Hd: Paul M. Ritter, VP&TO
CorpTr: Rachel Durand, AsstTO
PersTr,EmplBen,ComTrF: Thomas L. Briggs, TO

COMMONWEALTH BANK & TRUST COMPANY, NatAssn
61 Main Street 16901
(Branch of Williamsport)
Hd: Linda L. Kennedy

West Chester

FIRST NATIONAL BANK
9 N. High St. 19380
215/692-3000 Tr$60 Mil
Hd: Charles E. Swope, Pres
Richard E. Warren, Jr., ExecVP&TO
Nb: Melvin K. Keim, TO
Kevin Quinn, TrInvO
Thomas P. Peterson, VP&TO
Robert W. Thomas, TO
Judith Harris, AsstTO
Raymond Wheeler, AsstTO

HAMILTON BANK
Church & Market Sts. 19380
215/692-1511
(Branch of Lancaster)
Hd: Ronald A. Brown, VP&SrTO

FIDELITY N.A.
Trust Division
13 North High St. 19381
215/436-7774 Tr$350 Mil
Hd: Norman M. Hume, SrVP
CorpTr,TrOpers: Ronald W. Borders, VP
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Connie Malcolm, AsstSec&AsstTO

NORTHEASTERN BANK OF PENNSYLVANIA
67 Public Square 18711
717/822-2151
(Branch of Scranton)
Hd: Bruce E. Gover, VP&AsstSec

UNITED PENN BANK
8-18 W. Market St. 18711
717/826-2852
(Branch in Scranton)
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Hd: John J. Gallo, Jr., VP
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Keith Moules, AsstVP
PersTr: Harold R. Maye, VP
Effie B. Marshall, VP
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Elinor Baclosky, TO
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John J. Reno, VP
John M. Helinski, IO
William J. Kunda, InvAn
Daniel G. Keating, InvAn

WYOMING NATIONAL BANK
24 W. Market St. 18711
717/826-9680 Tr$70 Mil
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PersTr: Emil J. Warren, AsstVP&TO
ComTrF: Kenneth J. Brezney, TO
Nb: Patrick J. Aregood, TO
TrOpers: Charles M. Konarski, TOpO

Williamsport

COMMONWEALTH BANK & TRUST COMPANY,NatAssn
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717/327-3331 Tr$130 Mil
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AsstDivHd: George D. Golden, SrVP&SrTO
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Carson R. Price, TO
Barbara A. Switzer, AsstTO
TrInv: Gregory Breon, IO
EmplBen: James P. Keift, TO
Nb: David Abernathy, TO
CorpTr,Tax: James R. Wehr

WILLIAMSPORT NATIONAL BANK
329 Pine St. 17701
717/326-2431 Tr$43 Mil
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PersTr,Nb: Fred A. Foulkrod

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Hd: Gene J. Dailey, VP
Harry Hilger, Jr., VP
Kathryn J. Emtage, AsstTreas

York

THE COMMONWEALTH NATIONAL BANK
Continental Square 17405
717/845-8411
(Branch of Harrisburg)
Hd: James S. Kruza, VP&TrMgr
Frank Sipe, VP&AdmMgr
Pam Cerasa, TO

DAUPHIN DEPOSIT BANK & TRUST CO.
2055 So. Queen St. 17403
717/843-0861
(Branch of Harrisburg)
Hd: Clyde C. Horner, VP&TO

THE DROVERS & MECHANICS BANK
30 S. George St. 17401
717/843-1586 Tr$39 Mil
Hd,PersTr,Nb: Gary L. Landis, AsstVP&TO
TrInv,ComTrF,EmplBen: Brian D. Selby
TrOpers: Mildred A. Orwig

HAMILTON BANK
12 E. Market St. 17401
717/843-1553
(Branch of Lancaster)
Hd: David H. Spangler, VP&SrTO

YORK BANK & TRUST CO.
21 E. Market St. 17405
717/843-8651 Tr$275 Mil
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TrInv,Nb: Gary L. Johnson, VP&SrTrInvO
EmplBen: David C. Walters, VP&TO
TrOpers: Harry W. Dayhoff, VP

PUERTO RICO

Ponce

BANCO DE PONCE
GPO Box 3108 00936
Hd: Armando Cosme Almeztica, SrVP&TO
Luis R. Cintron, VP

GIROD TRUST COMPANY
Alcazar Bldg. 00931
(Branch of San Juan)

San Juan

BANCO POPULAR DE PUERTO RICO
G.P.O. Box G2708 00936
809/765-9800 Tr$133 Mil
Hd,Nb: Lic. Eva Silen, SrVP,TO&Mgr
TrInv,PersTr,CorpTr: Norberto Rivas, VP&AsstMgr
TrOpers,EmplBen: Yolanda C. Jarquin, VP&AsstMgr

GIROD TRUST COMPANY
355 Tetuan Street 00902
809/721-8124 & 721-8180 Tr$15 Mil
(Branch in Ponce)
Hd: Rafael Rivera, ExecVP

RHODE ISLAND

Newport

FLEET NATIONAL BANK
181 Bellevue Ave. 02840
401/846-7400
(Branch of Providence)
Hd: Mary J. Warhurst
Rep: William A. Fielder, TO

THE OLD COLONY NEWPORT NATIONAL BANK
8 Washington Sq. 02840
401/847-4413

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK
286 Thames St. 02840
401/847-2285
(Branch of Providence)
Hd: Edward J. deLuccia, AsstVP

Pawtucket

PAWTUCKET TRUST CO.
286 Main St. 02860
401/724-5000 Tr$35 Mil
Hd,TrInv,Nb: Charles A. Calverley, Jr., SrVP&TO
TrAdmin,EstAdmin: Beverly H. Ramsden, VP&TO
TrOpers: Barbara Goodman, TO

★Providence

CITIZENS TRUST CO.
870 Westminster St. 02902
401/456-7685 Tr$250 Mil
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TrOpers,ComTrF: Mary G. Cournoyer, VP
PersTr: Stanley Weiss, VP
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EmplBen: Nikki M. Dziadosz, EBA
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COLUMBUS NATIONAL BANK OF RHODE ISLAND
One Turks Head Place 02903
401/751-9200
Hd: Patricia A. Travers, AsstCsh

FLEET NATIONAL BANK
100 Westminster St. 02903
401/278-6600 Tr/o$2.021 Bil
(Branches in Boston & Newport)
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Terrence J. Breiding, SrVP
WESTMINSTER FRANCHISING
Nicholas P. Lampshire, VP
OPERATIONS GROUP
H. Robert Wagner, Jr., SrVP

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144 Westminster St. 02903
401/751-4600 Tr$250 Mil
Hd: Ernest R. Famiglietti, Jr., Pres
PersTr: Evandro Radoccia, VP
TrInv,Nb: Devon W. Deyhle, ExecVP
EmplBen,ComTrF: Ruth K. Mullen, SrTO
Ralph L. Fletcher, Jr., SrVP&Econ
TrOpers,TDP: George Wallace, VP

OLD STONE BANK
180 S. Main St. 02903
401/278-2017 Tr$300 Mil
Hd: S. Lee Miller, SrVP&SrTO
PersTr,EmplBen: Nathanial W. Wetherbee, VP&TO
TrInv: John G. O'Neal, VP&TO
David A. Marcoux, VP&TO
Nb: Richard H. Brandon, VP&TO

PEOPLES BANK
145 Westminster St. 02903
401/456-5000

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK
One Hospital Trust Plaza 02903
401/278-7701 Tr$2.47 Bil
(Branches in Newport, Westerly, R.I.; Palm Beach & Naples, FL)
Hd: Gordon L. Parker, Jr., SrVP
PersTr: Kevin P. Stiles, SrVP
TrInv: Brian H. Guck, VP
EmplBen: Henry M. Greenleaf, SrVP
TrOpers: George R. Fiddes, SrVP
Nb: Gary L. Gherardini, VP

Westerly

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK
130 Granite St. 02891
401/596-0388
Hd: John P. Sheerar, TO

THE WASHINGTON TRUST CO.
23 Broad St. 02891
401/596-0121 Tr$100 Mil
Hd: Peter W. Arnold, SrVP
PersTr: Harvey C. Perry, II, TO&Sec
TrInv,ComTrF: Stevan M. Geiger, VP&TrInvO
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SOUTH CAROLINA

Aiken

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167 Laurel St. 29801
803/648-0401
Mackey Scott, AsstVP

Anderson

SOUTH CAROLINA NATIONAL BANK
P.O. Box 1907 29621
803/226-1521
(Branch of Columbia)
Hd: Alex Mcpherson, VP&TO-City Exec

Belton

CAPITAL BANK & TRUST
123 O'Neal St. 29627
803/338-6161 Tr$5 Mil
Hd: James R. Fowler, Pres&TO
PersTr: Jean Pinson, TO

Charleston

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 10608 29411
803/554-0860
(Branch of Columbia)
Hd: Stephen D. Bowen, III, VP&SrTO

SOUTH CAROLINA NATIONAL BANK
P.O. Box 700 29402
803/723-8311
(Branch of Columbia)
Hd: J. Heyward Harvey, VP,TO&TrRegExec

Clinton

M. S. BAILEY & SON BANKERS
29325
803/833-1910 Tr$70 Mil
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TrInv: W. Glenn Keadle, AsstVP&TO
TrAdm: Ruth F. Nelson, TO
TrOpers: Cheryl H. Allen, AsstTO

★Columbia

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P.O. Box 2307 29202
803/771-2315 Tr$300 Mil
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Hd: Merwin L. Rogers, SrVP&TO
TrCont: Joseph G. Manning, SrVP&FSD
Nb: Jon E. Anderson, SrVP&TO
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CorpTr: Larry Kinard, VP&CorpTO
EmplBen: Steven Poole, VP&SrTO
TrInv: Fowler W. Cary, Jr., SrVP&TO
ComTrF,FinSvcsOpers: Frank J. Frazzitta, SrVP&TO
RE: Larry Courtney, VP&TREO
Tax: John O. Allen, Jr., VP&SrTO

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
Main & Laurel Sts. 29202
803/765-8244 Tr/o$450 Mil
(Branches in Aiken, Charleston, Greenville, Hilton Head, Myrtle Beach, Rock Hill & Spartanburg)
Hd: M. Bradley Wilson, II, ExecVP
PersTr,Nb: Thomas W. Murray, VP&SrTO
CorpTr,EmplBen: William E. Barrett, VP
TrInv,ComTrF: William D. Verner, VP&SrTrInvO
TrOpers: Nancy C. Johnson, VP

FIRST CITIZENS BANK & TRUST CO. OF SOUTH CAROLINA
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803/799-9657
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TrInv: E. Hite Miller, SrVP&TO
CorpTr,EmplBen,Pens,PrftShrng: Yvonne Kepler, VP&TO
TrOpers: Laura K. Wallace, VP&TOpO
PersTr: H. William Carter, VP&TO

SOUTH CAROLINA NATIONAL BANK
1241 Main Street 29226
803/765-3000 Tr$958 Mil
(Branches in Anderson, Charleston, Florence, Greenville, Myrtle Beach & Spartanburg)
Hd: Hugh Z. Graham, SrVP&TrDir
B. J. Moser, VP&Comp
James W. Waddill, VP&RegExec
TrOpers: Richard L. Cain, Jr., VP
TrInv: J. Frank Chapman, Chm,SCNCAdvCorp
Nb,Plng: Charles J. Miller, VP
ComTrF: Audrey Varn, AsstVP&TO
EmplBenSvcs: Doris Holliday, VP

SOUTHERN BANK & TRUST COMPANY
P.O. Box 728 29202
803/799-3450
(Branch of Greenville)
Hd: John E. Northcutt, VP&RegTO
Nb: Suzanne S. Benson, TO

Florence

SOUTH CAROLINA NATIONAL BANK
P.O. Drawer F-16 29501
803/662-0391
(Branch of Columbia)
Hd: Robert G. Davidson, VP&TO-CityExec

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291 W. Cheves St., P.O. Box F-12 29501
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Fountain Inn

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P.O. Box 128 29644
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(Branch of Laurens)

Greenville

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(Branch of Columbia)
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HdPersTr: Marion W. Beachman, Jr., VP&SrTO
Mary W. Green, VP&TO
Patricia A. Pridmore, VP&TO
Wilbur Y. Bridgers, SrVP&TO

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 1449 29602
803/271-4510
(Branch of Columbia)
Hd: Wade H. Bryant, VP&SrTO

THE PALMETTO BANK
P.O. Box 5473 29606
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PersTr,CorpTr: Martin E. Turner, SrVP
Trlnv: Craig Hester, VP
EmplBen: John R. Jones, SrVP
TrOpers: Anne S. Glanz, SrVP

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CorpTr: Lindsay Oliver Sharpe, VP&TO
TrOpers: Kelly Meek
Sheryl M. Austin, AsstTO

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PersTr: Larry Miller, VP&Mgr
EmplBen: Ed Hohenstein, VP&Mgr
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Trlnv: Cliff Strieber
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EmplBen: C. F. King, VP&TO
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PersTr: William G. Johnson, SrVP&TO
EmplBen: Jerrold Stevens, VP&TO
TrOpers: June Mott, TOpO

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EmplBen: Kay Raun, TrAdm
TrOpers: Janna Serrano, TOpAdm
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Kenneth Loke, AsstTO

Cameron

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TrOpers,Admin: Paul Holland, TO

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Nb,TrInv: Herbert Smith, VP&TrInvO
PersTr: Myrtle Hopkins, SrVP&TO
RE,FM&Ranch: Ronald Dickson, AsstVP&TO
EmplBen: Edward Reis, VP&TO
Est: Roger Powell, SrVP&TO
CorpTr: Gwen O'Brien, SrVP&TO
TrOpers,DataPrgrmng: Duke Davenport, VP&TO

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PersTr: Charles Johnson, AsstVP&TO
CorpTr: Pam Stokes, AsstVP
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CorpTr,EmplBen: Kenneth W. Ward, VP&TO
Gary Worthy, VP&TO
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TrOpers.TDP: Charles Holmes, VP&TO
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EmplBen: Douglass Womack, SrVP&TO
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EmplBen: Frank B. Dunlap, 1stVP
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CorpTr,EmplBen: Martha Paschall, CTO
TrOpers: Aline Piper, TOpO

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PersTr,Nb: John F. Carson, Jr., VP&TO
CorpTr,ComTrF,TrOpers: Jas. F. Nelson, Jr., VP&TOpMgr
EmplBen: Mrs. Wanda Green, TO

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Joe E. Roewe, SrVP&TO

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EmplBen: Annalou Bulger, AsstVP

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Admin: Betty Barron, AsstTO

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817/382-6701
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EmplBen: Robert Nichols

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TrOpers: N. E. Divers, Jr., VP&TO
Novis Neal, AsstTO

Dumas

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806/935-7121
Hd: Weston Futrell

El Campo

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P.O. Box 470 77437
409/543-3349
Hd: T. E. Melcher, Jr., Pres&TO

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TrOpers: Laura Reese
Agueda Espinoza, AssocTO

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PersTr: William C. Geyer, SrVP&TO
TrInv: James K. Ferguson, VP&TO
EmplBen: Stan W. Barnes, SrVP&TO
TrOpers: Robert Moreno, TO
RE,Oil,Gas&Min: Walker Beard, VP&TO

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915/545-5584 Tr/u$150 Mil
Hd: B. A. Frederick, SrVP&TO
TrAdmin: Charles ElBjorn, AsstVP&TO
AdmAsst: Teresa Simental
TrOpers: Barbara Janowski

STATE NATIONAL BANK
One State National Plaza 79901
915/546-4363 Tr$550 Mil
Hd: Edward A. Yopp, ExecVP
PersTr: Joseph N. Roth, VP&SrTO
Nb: Doris A. Ryan, VP&SrTO
TrInv,ComTrF: Robert E. Dymsza, SrVP
CorpTr: Grant G. Caldwell, VP&TO
EmplBen: Chris Rhoads, TO
TrOpers: Hector R. Gonzalez, VP&SrTO
Mktg: Pat Sandford, MktgMgr
RE,Farm&Rnch: Eugene Roth, VP&SrTO

Eldorado

FIRST NATIONAL BANK
P.O. Box 737 76936
915/853-2561
Hd: Jo Ed Hill, Pres&TO

Electra

ELECTRA STATE BANK & TRUST CO.
P.O. Box 1229 76360
817/495-2151 Tr/u$1 Mil
Hd: Jack E. Hollis, Pres&TO

Fort Stockton

FIRST NATIONAL BANK
P.O. Box 1329 79735
915/336-8541 Tr/o$1 Mil
Hd: Monte Brooks, Pres&TO
Bennie Blackwell, AsstTO&Csh

PECOS COUNTY STATE BANK
P.O. Box 1527 79735
915/336-3331
Hd: Harlan Lambert, Pres

Fort Worth

BANK OF COMMERCE
P.O. Box 17089 76102
817/332-3261 Tr$50 Mil
Hd: A. J. Lanford, SrVP&TO
Robert L. Mueller, VP&TO
Nancy Milburn, TO
Barbara Lawrence, TOpO

CONTINENTAL NATIONAL BANK
P.O. Box 910 76101
817/334-9422 Tr$250 Mil
Hd: Robert S. Patterson, ExecVP&SrTO
PersTr: Thomas B. Hightower, VP&TO
EmplBen: Stephanie A. Davis, VP&TO
TrInv: Frank G. Ganucheau, SrVP&TrInvO
TrOpers: H. Neal Shuman, TO

INTERFIRST BANK FORT WORTH, N.A.
P.O. Box 1317 76101
817/390-6901 Tr$1.65 Bil
Hd: Don Jancosek, ExecVP
PersTr: Robert E. Scott, SrVP&TO
CorpTr: John C. Stohlmann, VP&TO
TrInv: Jim Redfearn, VP&IO
EmplBen: Sam Van Steenbergh, VP&TO
TrOpers: Donald R. Smith, VP&TO
Nb: William P. Cranz, Jr., SrVP
RE: Gerald Hartman, VP&TO
Farm&Rnch: Robert B. Walsh, VP&TO
Minerals: Billy Ray Henson, VP&TO

REPUBLICBANK RIDGLEA
P.O. Box 9170 76107
817/737-3111 Tr$7 Mil
Hd: Rod Hailey, VP&TO

TEXAS AMERICAN BANK/FORT WORTH
P.O. Box 2050 76113
817/338-8011 Tr$2.26 Bil
Hd: Bruce Petty, ExecVP&TO
TrOpers: D. Eugene Carroll, SrVP&TO
PersTr: Robert Lansford, SrVP&TO
CorpSvcs: John Rupley, VP&TO
TrInv,ComTrF: Harold M. Achziger
EmplBen: Robert Turner, VP&TO
PropMgmt: Joe T. Lenamon, SrVP&TO
Nb: Gary C. Nelson, SrVP&TO
Farm&Rnch: Thomas L. Woodward, VP&TO
Minerals: Donald E. Howard, VP&TO
RE: Bob Little, VP&TO

TEXAS COMMERCE BANK-FT. WORTH
P.O. Box 1290 76101
817/336-9661 Tr$50 Mil
Hd,TrInv,Nb: Joe C. Benson, SrVP&TO
EmplBen: Jim Palmer, AsstVP&TO

Fredericksburg

TEXAS AMERICAN BANK/ FREDERICKSBURG,N.A.
155 E. Main St. 78624
512/997-2166 Tr/u$3 Mil
Hd: Perry M. Woerner, VP&TO

Gainesville

FIRST STATE BANK
P.O. Drawer A 76240
817/665-1711 Tr$9.5 Mil
Hd: Keith Russell, VP&TO
Linda Ritcherson, AsstTO

GAINESVILLE NATIONAL BANK IN GAINESVILLE
76240
817/668-8531 Tr/a$12 Mil
Hd: Omie F. Sherrill, SrVP&SrTO
Davelyn Neidhardt, TO

Galveston

INTERFIRST BANK GALVESTON,N.A.
P.O. Box 1500 77553
409/763-6561 Tr$180 Mil
Hd: Michael C. Doherty, SrVP&SrTO
PersTr: Charles Baer, VP&TO
EmplBen: Larry A. Dundee, TO
TrOpers: Greg Gatlin

MOODY NATIONAL BANK OF GALVESTON
P.O. Box 1139 77553
409/765-5561
Hd,PersTr,Nb: Elmo J. Henske, SrVP&SrTO
W. MacInerney, VP&TO
PersTr: Michael G. Barrow, VP&TO
TrOpers: Brenda Zittle, AsstTO

UNITED STATES NATIONAL BANK
P.O. Box 179 77553
409/763-1151 Tr$186 Mil
Hd: L. O. Kauffman, ExecVP&ExecTO
CorpTr: Dorothy J. Baker, AsstTO
EmplBen,Nb: Freddie B. Meier, SrVP&SrTO
TrOpers: Katherine Konkel, TO

Garland

REPUBLICBANK GARLAND
P.O. Box 461228 75046
214/494-1414 Tr$23 Mil
Hd: Dan H. Florence, SrVP&TO
TrInv,CorpTr: Ginger Cheshier, AsstVP&TO
EmplBen: Nancy Lytle, TrAdmO

Gonzales

GONZALES BANK
508 St. Louis St. 78629
512/672-7551
Hd: Lou Glass, AsstCsh

Graham

FIRST NATIONAL BANK
623 Elm St. 76046
817/549-2040 Tr/a$1 Mil
Hd: James W. Smith, ExecVP&TO
TrOpers: Ida Kirby

GRAHAM NATIONAL BANK
P.O. Box 450 76046
817/549-3434 Tr$5 Mil
Hd: Ted Boedeker

Greenville

CITIZENS NATIONAL BANK
2600 Wesley St. 75401
214/455-0990 Tr/u$1 Mil
Hd: Helen Dunabin, VP
Charles Roberts, VP&TO

INTERFIRST BANK GREENVILLE,N.A.
P.O. Box 1044 75401
214/455-2530 Tr$1 Mil
Hd: James F. Taggart, Pres

Gruver

GRUVER STATE BANK
Fourth & Main Sts. 79040
806/733-5061 Tr$1 Mil
Hd: Kenneth Irwin, Pres&TO

Harlingen

HARLINGEN NATIONAL BANK
P.O. Box 871 78550
512/423-6420
Hd: Michael H. Shapiro, VP&SrTO

INTERFIRST BANK HARLINGEN, N.A.
P.O. Box 471 78550
512/423-4530 Tr$40 Mil
Hd,TrInv,Nb: Douglas H. Miller, SrVP&TO
PersTr: Kevin Davis, TO
CorpTr,TrOpers: Thelma Rusland, TO
EmplBen: Mike Hagg, VP&TO

Henderson

CITIZENS NATIONAL BANK
P.O. Box 1009 75653
214/657-8521 Tr$28 Mil
Hd: Alfred Wylie, SrVP&TO
Linda Graham, AsstVP&TO

Hereford

FIRST NATIONAL BANK
P.O. Box 593 79045
806/364-2435
Hd: Jack Wilcox, VP&TO

Hondo

HONDO NATIONAL BANK
P.O. Box 340 78861
512/426-3355
Hd: William F. Wallace, Jr.
Henry M. Finger, VP&TO

Houston

ALLIED BANK OF TEXAS
P.O. Box 4441 77210
713/224-6611 Tr$700 Mil
Hd: Harry W. Simms, SrVP&SrTO
PersTr: Don Debenport, VP&TO
CorpTr: Margaret Moore, AsstVP&CorpTO
TrInv: William R. Taylor, VP&TrInvO
EmplBen: Stephen M. Britland, VP&TO
TrOpers: Rita Bishop, TOpO

BANK OF ALMEDA
P.O. Box 45569 77245
713/433-5623 Tr/u$1 Mil
Hd: Mike Lewis, VP&Cont

BANK OF THE SOUTHWEST,NatAssn
P.O. Box 2629 77001
713/751-6100 Tr$770 Mil
Hd: John T. Cooney, ExecVP&SrTO
PersTr: R. Sells Neuhaus, SrVP&TO
CorpTr: J. Chris Matthews, VP&TO
TrInv: Raymond H. Diggle, SrVP&TO
ComTrF: Cyrus A. Reeder, VP&TO
EmplBen: Carl W. Pitschmann, VP&TO
TrOpers: Glen Pagel, VP&TO
Nb: Scott B. Badger, VP&TO
Est: David V. Boone, VP&TO

CULLEN CENTER BANK & TRUST
P.O. Box 1315 77251
713/652-7600 Tr$200 Mil
Hd: Dahl Marshall, ExecVP&ChmTrCom
PersTr,EmplBen: Gene Witter, SrVP&TO
PersTr: Roger Stern, VP
Robert B. McAsham, III, VP
EmplBen: Steven G. Marget, SrTO
TrOpers: Peggy Kutac, VP&TOpO
Gary Prestopino, TrInvO
Nb: Michael L. Dougherty, SrVP&TO

EAGLE MANAGEMENT & TRUST CO.
2001 Kirby Dr., Ste. 1200 77019
713/488-8847 Tr$1 Bil
Hd,Nb: Homer L. Luther, Jr., Chm
PersTr,ComTrF: John S. Bace, SrVP
CorpTr: Monroe Luther, Pres
TrOpers: Gary Chumbley

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TEXAS (Cont'd)

Houston (Cont'd)

FIRST CITY NATIONAL BANK
P.O. Box 809 77001
713/658-7644 Tr$3.2 Bil
Hd: B. G. Montgomery, ExecVP
CorpTr: George W. Grosz, SrVP&TO
PersTr: Dee Mifflin, SrVP&TO
TrInv: Graham Stellwagon, SrVP&TO
ComTrF: Vickie W. Fletchall, VP&TO
EmplBen: R. Steve Taylor, SrVP&TO
TrOpers: Robert Wells, VP&TO
Nb: Mike Dann, VP&TO

HERITAGE TRUST COMPANY
1100 One Allen Center 77002-4870
713/757-0842
Hd,Nb: Lucian L. Morrison, Jr., Pres
PersTr: Janet M. Hill, VP&TO
Est: Sue J. Prejean, VP&TO
TrOper,EmplBen: Stephanie L. Crippen, VP&TO
TrInv: S. Jacquelyn Padfield, VP&TO

INTERFIRST BANK FANNIN
P.O. Box 20008 77025
713/790-1000 Tr/a$58 Mil
Hd: William L. Stein, Pres&CEO
PersTr,TrInv,ComTrF,Nb: Pete Fisher, ExecVP
CorpTr: Brent Bike, VP
EmplBen: Frances Slott, AsstVP
AsstMgmt,PersTr: Robert J. Biehl, VP&Mgr
PersTr: Linda Brown, VP
Dennis A. Young, VP

INTERFIRST BANK HOUSTON,N.A.
P.O. Box 2555 77252-2555
713/652-6515 Tr$445 Mil
Hd: Britt D. Davis, ExecVP&SrTO
PersTrGp: Mark B. Ferris, SrVP&TO
CorpSvcsGp,EmplBen: Karen J. Cole, SrVP&TO
Nb: H. Bradbury Foster, VP&TO
TrRE: Nolan E. Fry, Jr., VP&TO
CorpTr: George R. Hamilton, VP&TO
EmplBen: James E. Phelps, VP&TO
TrOpers: Richard J. Biros, VP&TO

KANALY TRUST CO.
4550 Post Oak Place 77027
713/626-9483 Tr$200 Mil
Hd: E. Deane Kanaly, Pres
PersTr: William D. Cunningham
CorpTr,FinCoun: Steven P. Kanaly
TrInv: J. David Edwards
EmplBen: Janet L. Miller
TrOpers,Nb,Est: John L. Cook
TDP: Will Terry

MH INVESTMENT COUNSEL, INC.
333 Clay Street, Ste. 4000 77002
713/658-8111
Jules E. Schneider, Jr., VP

PROVIDENCE TRUST COMPANY
1502 Augusta, Ste. 240 77057
713/266-2654 Tr/u$10 Mil
Hd: Robert M. Blaine, Jr., Pres

REPUBLICBANK HOUSTON
700 Louisiana St. 77002
713/247-6558 Tr$1.4 Bil
Hd: Richard S. White, Jr., ExecVP
PersTr: David C. Sharman, VP&TO
CorpTr: John L. Howard, SrVP&TO
TrInv: Asa L. Blankenship, SrVP&TO
EmplBen: Paul F. Brown, SrVP&TO
TrOpers: Thomas B. Hortenstine, AsstVP&TO
Nb: David Sone, SrVP&TO

REPUBLICBANK TRUST COMPANY SPRING BRANCH
8800 Katy Freeway 77024
713/827-7074 Tr/a$14 Mil
Hd: Walter R. Berger, VP&TO
PersTr: Patrick Weaver, TO

RIVER OAKS TRUST CO.
2001 Kirby Drive 77019
713/526-2211 Tr$305 Mil
Hd: James F. Hurley, Pres
PersTr: Charles L. Ehrhardt, III, SrVP&TO
CorpTr,EmplBen: Ken G. Altvater, VP&TO
TrOpers: Thomas J. Radigan, Jr., SrVP&TO
Nb: Kenneth W. Ostrowski, VP&TO
TrInv: Eugene A. Schwinger, Pres
TrInv,ComTrF,EmplBen: Rudy M. Thomas, VP

TEXAS COMMERCE BANK,NatAssn
P.O. Box 2558 77252
713/236-4466 Tr$3.7 Bil
Hd: William H. Davis, ExecVP&ExecTO
PersTr,Nb: William A. Swank, ExecVP&TO
ComTrF,TrInv: Geoffrey P. Raymond, SrVP&CIO
EmplBen,Nb: John Kesner, SrVP&TO
CorpTr,TrOpers,Nb: Richard L. Melton, SrVP&TO

Huntsville

FIRST NATIONAL BANK
1300 11th, P.O. Box 659 77340
409/295-5701 Tr$5 Mil
Hd: Shelly Mathis
TrInv: Dave Channell

HUNTSVILLE NATIONAL BANK
77340
409/295-3701 Tr$1.75 Mil
Hd: T. W. Keeland, ChmBd,Pres&TO
TrOpers: Ginger Allen, AsstTO

Irving

TEXAS COMMERCE BANK-IRVING
P.O. Box 1285 75060
214/254-8121 Tr$24 Mil
Hd,Nb: Daniel W. Klein, ExecVP&Mgr
Admin,TrOpers: Janice Bruner, VP&TO
EmplBen,TrInv: J. Randall Farrow, AsstVP

Kerrville

CHAS. SCHREINER BANK
P.O. Box 1030 78028
512/896-3111 Tr$39 Mil
Hd,TrInv,Nb: Jim W. Westbrook, VP&TO
PersTr,CorpTr,EmplBen: Randle R. Williams, VP&TO
TrOpers,ComTrF: Wes Dorman, TO

FIRST NATIONAL BANK OF KERRVILLE
301 Junction Hwy.
P.O. Box 1308 78028
512/896-2424 Tr$19 Mil
Hd: Kittredge Werlein, SrVP&TO
TrOpers: Sandy Bestwina, TrAdm

La Grange

THE FIRST NATIONAL BANK
141 West Colorado St. 78945
409/968-3136 Tr/u$1 Mil
Hd: Virginia Schroeder, Pres

Lamesa

THE FIRST NATIONAL BANK OF LAMESA
P.O. Box 341 79331
806/872-8311 Tr$7.6 Mil
Hd: Dallas W. Woods, VP&TO

LAMESA NATIONAL BANK
P.O. Box 301 79331
806/872-5457
Hd: Elwood Freeman, Pres&TO
John J. Hegi, VP&TO
Don J. Burda, VP&TO

Laredo

INTERNATIONAL BANK OF COMMERCE
P.O. Box 1359 78042
512/722-7611 Tr$7.633 Mil
Hd: Arnold Cisneros, VP&TO

LAREDO NATIONAL BANK
P.O. Box 59 78040
512/723-1151 Tr$65 Mil
Hd: Richard N. Hansen, SrVP
A. B. Barrera, SrVP&SrTO
Joaquin Romero, Jr., VP&TO
TrOpers: Fran L. Sherwood, AsstVP&TO
Norma Machado, AsstVP&TO
Laura Ramirez, AsstCsh

UNION NATIONAL BANK
P.O. Box 699 78040
512/724-8081 Tr$4.337 Mil
Hd: Ray Shaw, AdmTO

League City

LEAGUE CITY BANK & TRUST
303 E. Main St.
P.O. Box 759 77573
713/332-1541 Tr$20 Mil
Hd: Robert S. Lindgren, VP&SrTO
TrOpers: N. Ed Divers, VP&TOpO
Admin: Dee W. Bornell, AdmO

Levelland

FIRST NATIONAL BANK
P.O. Drawer F 79336
806/894-3101 Tr$11.5 Mil
Hd: Bob Veretto, ExecVP&TO

TEXAS AMERICAN BANK/LEVELLAND
P.O. Drawer L 79336
806/894-6111 Tr$8 Mil
Hd: Tim Cooper, TO

Liberty

FIRST LIBERTY NATIONAL BANK
P.O. Box 752 77575
409/336-6471 Tr/u$3 Mil
Hd: Charles W. Fisher, Jr., TO

Longview

EAST TEXAS BANK & TRUST CO.
P.O. Box 5818 75608
214/759-2701 Tr/u$1 Mil
Hd,PersTr: Melvin Jordan, VP,Csh&TO

FIRST NATIONAL BANK
P.O. Box 2432 75601
214/753-2622 Tr$33 Mil
Hd: W. R. Blackwell, SrVP&TO

LONGVIEW BANK & TRUST CO.
P.O. Box 3188 75606
214/753-7681 Tr$1.25 Mil
Hd: Dale Hamilton, VP

Lubbock

AMERICAN STATE BANK
P.O. Box 1401 79408
806/763-7061 Tr$52 Mil
Hd: E. H. Elliott, VP&TO
PersTr: John Cammack, VP&TO
CorpTr,ComTrF,EmplBen,TrOpers: Wade Wilson, VP&TO

FIRST NATIONAL BANK
P.O. Box 1241 79408
806/765-8861
Hd: Joe Dale Bryan, SrVP&TO
PersTr: Steve Exter, VP&TO
Stuart Robertson, AsstVP&TO
Paula Johnson, AsstTO
TrInv: Amon Proctor, VP&TrInvO
EmplBen: Suzanne Meyer, AsstVP&TO
Wanda Mainbourg, TO
ComTrF,TrOpers: Jim Morton, AsstVP&TOpO
Nb: Bill Leavell, TrMktgO

REPUBLIC BANK LUBBOCK,N.A.
P.O. Box 1469 79408
806/762-8800 Tr$136 Mil
Hd,TrInv: Harry A. Knight, SrVP&TO
PersTr: James R. Garrison
Joyce Cozzens
EmplBen,TrOpers: Carole Lyons

TEXAS COMMERCE BANK,NatAssn
P.O. Box 841 79408
806/763-3471 Tr$25 Mil
Hd: Walter Taylor, SrVP&TO
PersTr: Jeanelle Ward, VP&TO
TrOpers: Sherry Burger, TOpO

Lufkin

FIRST CITY NATIONAL BANK OF LUFKIN
P.O. Drawer 789 75901
409/632-4411 Tr$40 Mil
Hd: M. F. Zeagler, SrVP&TO
TrOpers: Tommy Rainey, VP&TO

REPUBLICBANK LUFKIN
P.O. Box 410 75901
409/639-8328 Tr$72.5 Mil
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PersTr: Roland L. Gerth
EmplBen: Lindon L. Baker
TrOpers: Jackie Whitaker

Mansfield

MANSFIELD STATE BANK
P.O. Box 619 76063
817/473-9311
Hd: Larry Kilgore, Pres

Marshall

MARSHALL NATIONAL BANK
101 E. Austin St. 75670
214/938-7781 Tr$33 Mil
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PersTr: T. R. Jackson, VP&SrTO
TrInv: C. C. Brassell, Jr., VP
TrOpers: Ada Watson, AsstVP&TO

McAllen

McALLEN STATE BANK
P.O. Box 1300 78502
512/686-1733 Tr$95 Mil
Hd: Robert G. Williams, ExecVP&TO
PersTr,EstAdm: Mary L. Henry, AsstTO
Pers&InsTr,Gd: H. Ray Lewis, AsstTO
TrOpers,Pers&CorpTr: R. Geof Naugle, AsstVP&AsstTO
PersTr,Taxes: Marijean Terry, AsstVP&AsstTO
EmplBen: Maria Vidal, EBO

TEXAS COMMERCE BANK-McALLEN,NatAssn
P.O. Box 1000 78502
512/682-2401 Tr$55 Mil
Hd: Stafford W. Burroughs, SrVP&SrTO
PersTr,ComTrF,Nb: Nita Calvert, VP&TO
TrOpers: Amy Nelson, AsstTO
EmplBen: Donna Dudek, EmplBenAdm

McGregor

FIRST NATIONAL BANK
P.O. Box 387 76657
817/840-2836 Tr$2.7 Mil
Hd: William Zacharias, Chm&TO
Gordon Gardner, Pres&TO
Mike Beard, TO

McKinney

TEXAS AMERICAN NATIONAL BANK/McKINNEY
P.O. Box 430 75069
214/542-1261 Tr$5 Mil
Hd,PersTr,TrInv,TrOpers,Nb: J. L. Bradshaw, ExecVP&TO
TrOpers: R. W. Winders, SrVP&TO

Midland

FIRST CITY NATIONAL BANK OF MIDLAND
P.O. Box 10966 79702
915/685-5300 Tr$292 Mil
Hd,Nb: J. K. Jones, SrVP&TO
TrInv,ComTrF: R. Powers Duvall, CFA,VP&TrInvO
EmplBen: Jeff Scribner, TO
PersT&E: Charles Greene, VP&TO
TrOpers: Dan Sellers, VP&TO
RE: Don L. Parks, VP&TO
Oil&Gas: Will Hall, VP&TO

REPUBLICBANK FIRST NATIONAL MIDLAND
P.O. Box 270 79702
915/685-2000 Tr$464 Mil
Hd: Bill J. Hill, ExecVP
PersTr: David Lindemood, VP&PerAdmMgr
Est: John A. Bates, VP&EstAdmMgr
CorpTr: Cal White, VP&CorpSvcsMgr
TrInv: Bill Brown, VP&TrInvO
TrRE: Robert Boothe, VP&TrPropMgr
TrOpers: Norm Cass, VP&TOMgr

TEXAS AMERICAN BANK/MIDLAND
P.O. Box 3118 79702
915/683-5281 Tr$30 Mil
Hd: Thomas M. Bruner, ExecVP&TO
EmplBen: Les Dean, AsstVP&TO
TrOpers: Richard E. Dunnan, AsstVP&TOpO

Mount Pleasant

GUARANTY BANK
P.O. Box 1158 75455
214/572-9881 Tr/o$2.1 Mil
Hd: Bill G. Jones, ChmTrCom
PersTr,CorpTr,TrInv,Nb: Jonice Crane, ExecVP
EmplBen,TrOpers: Harry Sivess, VP&TO

INTERFIRST BANK MT. PLEASANT,N.A.
P.O. Box 71 75455
214/572-9811 Tr$3 Mil
Hd,PersTr,TrOpers,Nb: Margaret Spann, TO
TrInv,Nb: John G. Tolbert, ExecVP&TO

Muleshoe

MULESHOE STATE BANK
P.O. Drawer K 79347
806/272-4561
Hd: Bob Finney, Pres

Nacogdoches

COMMERCIAL NATIONAL BANK
P.O. Box 847 75961
409/569-8251 Tr$7.5 Mil
Hd: T. E. Choate, Pres&TO
Thos. W. Baker, Chm&SrTO
Jackie Prince, VP&TO
Michael C. Haas, TOpO
Patty Pierce, AsstTO

FREDONIA STATE BANK
P.O. Box 887 75963-0887
409/564-6191 Tr$1 Mil
Hd: A. L. Mangham, Jr., Pres&CEO
Leon Dorsey, VP

STONE FORT NATIONAL BANK
P.O. Drawer 988 75963-0988
409/564-4624 Tr$3 Mil
Hd: Michael Mitchell, Pres
Fay George, AsstTO

Navasota

FIRST NATIONAL BANK
P.O. Drawer 551 77868
409/825-6401
Hd: Benton Dedmon

New Braunfels

TEXAS COMMERCE BANK-NEW BRAUNFELS,N.A.
P.O. Box 251 78130
512/625-7541 Tr$25.2 Mil
Hd: R. Al Leach, VP&TO

Odessa

BANK OF THE SOUTHWEST-ODESSA
P.O. Box 2632 79760
915/368-8243 Tr$75 Mil
Hd: Toby G. Tripp, ExecVP&TO
HdTrDept: Larry Riley, VP&Mgr
PersTr,Nb: Edwin J. Stuart, VP&TO
ComTrF,TrOpers: Sidney Armentrout, TOpO
EmplBen: Marci Whisenant, TO
Admin: Mary Jane Smith, AsstVP&TO

INTERFIRST BANK ODESSA, N.A.
P.O. Box 4798 79760
915/335-7200 Tr$76.2 Mil
Hd: Larry Melton, SrVP&SrTO
PersTr: Carolyn Stockton, VP&TO
Sara Ferguson, TO
EmplBen: Joan Johnson, VP&TO
TrOpers: John Shepherd, AsstVP&TOpO

FIRST STATE BANK OF ODESSA N.A.
1330 E. 8th
P.O. Box 634 79760
915/332-0141 Tr$24 Mil
Hd,PersTr,EmplBen,TrInv,Nb: Dan Mosley, VP&TO
PersTr,TrOpers: Florence Blevins, TO
EmplBen: Connie Jones, TO

TEXAS COMMERCE BANK
P.O. Box 4797 79760
915/337-5261 Tr$74 Mil
Hd: LaDoyce Lambert, ExecVP
EmplBen: Jean Dwyer, VP
TrOpers: Helen Jo Stubblefield, TO

Orange

COUNTY NATIONAL BANK
P.O. Box 1029 77630
409/883-9367 Tr/u$1 Mil
Hd: B. W. Briggs, Pres&TO
TrOpers: Mrs. Elrita Eikenhorst, Csh

UNITEDBANK-ORANGE
P.O. Box 969 77630
409/886-7424 Tr$1.8 Mil
Hd: S. O. Stoffer, VP&TO

Palestine

EAST TEXAS NATIONAL BANK
P.O. Drawer 770 75801
214/729-6043 Tr$4 Mil
Hd: David G. Bucher, VP&TO

ROYALL NATIONAL BANK
P.O. Box 318 75801
214/729-6944 Tr$4 Mil
Hd: Mrs. Nevard Coleman, TO

Pecos

SECURITY STATE BANK
P.O. Box 2037 79772
915/445-9000
Joe E. McDowell, TO

Perryton

FIRST NATIONAL BANK
P.O. Box 929 79070
806/435-3676
Hd: Bruce E. Julian, SrVP&TO

Plainview

CITY NATIONAL BANK OF PLAINVIEW
P.O. Box 1180 79072
806/293-1311 Tr$11.8 Mil
Hd: Mack Hunter, SrVP&ExecTO
TrAdmin: Susan Hinton, AsstTO
TrAdmin: Tommy McMillan, AsstTO
Paul Leach, VP

FIRST NATIONAL BANK
P.O. Box 580 79072
806/293-5381 Tr$3 Mil
Hd: David Wilder

HALE COUNTY STATE BANK
P.O. Box 970 79072
806/293-3635 Tr$7.8 Mil
Hd: Leota Thornton, VP&ExecTO

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TEXAS (Cont'd)

Port Arthur

ALLIED MERCHANTS BANK
P.O. Box 400 77640
409/985-8851 Tr$25 Mil
Hd: Richard S. Cardner, VP&SrTO
PersTr: Nadine Kebodeaux, AsstTO
TrOpers: Linda Stevenson, AsstTO

FIRST NATIONAL BANK
P.O. Box 729 77641-0729
409/983-5601 Tr$20 Mil
Hd,Nb: John Hilficker, SrVP&TO
PersTr,EmplBen,TrOpers: Merle Duplantis, TO

SABINE BANK
P.O. Box 3317 77640
713/982-5741, Ext. 238 Tr/u$1 Mil
Hd,Nb: Charles A. Thompson, SrVP&TO
TrOpers: Virginia Lalonde, AsstTO

Port Lavaca

FIRST NATIONAL BANK IN PORT LAVACA
P.O. Box 7 77979
512/552-6726 Tr/u$1 Mil
Hd: W. H. Bauer, Jr., Pres&TO
W. F. Tanner, SrVP&TO

FIRST STATE BANK & TRUST CO.
P.O. Box 228 77979
512/552-9771 Tr$5 Mil
Hd: James McSpadden, ExecVP&TO

Quanah

SECURITY NATIONAL BANK
P.O. Box 389 79252
817/663-2768 Tr/u$1 Mil
Hd: James P. Tapp, Pres&TO
Weldon Tabor, Chm

Ralls

SECURITY STATE BANK & TRUST CO.
P.O. Drawer AA 79357
806/253-2511 Tr$5 Mil
Hd: Gene McLaughlin, Pres
TrOpers: Brenda Beshirs

Richardson

BANCTEXAS RICHARDSON,N.A.
P.O. Box 827 75080
214/235-1201 Tr$20 Mil
Hd,PersTr,CorpTr: Stephen B. Brown, VP&TO
EmplBen,TrOpers: Pat Cole, AsstTO

FIRST CITY BANK OF RICHARDSON
P.O. Box 308 75080
214/231-7171 Tr$11 Mil
Hd: Donna Norton, VP&TO
TrOpers: Carole Lynch

Richmond

REPUBLICBANK RICHMOND
P.O. Box 579 77469
713/342-3736
Hd: Robert L. Ruehman, Pres
A. E. Myers, SrTO
E. W. (Blair) Myska, TO

Rockwall

FIRST STATE BANK
P.O. Box 98 75087
214/722-5353 Tr/u$1 Mil
Hd: Johnnie W. Ray
EmplBen: David L. Cook

San Angelo

CENTRAL NATIONAL BANK
P.O. Box 2088 76901
915/655-0561 Tr/o$125 Mil
Hd: Don Parker, ExecVP
PersTr: William F. Collins, VP&SrTO
PersTr: Lynn Jonas, AsstTO
PersTr: Bettye Morrow, VP&TO
EmplBen: Rhea Cooke, VP&TO
TrOpers: Marcia Johnson, TO
Nb: Pierce Hoggett, VP&TO

FIRST CITY NATIONAL BANK
P.O. Box 4031 76902
915/655-2080
Hd: Ricky L. Sharp, SrVP&TO
Evelyn R. Richardson, TO
Pat Hines, TO

TEXAS COMMERCE BANK, SAN ANGELO
P.O. Box 5291 76902
915/653-1491 Tr$67 Mil
Hd: Spencer Kissell, SrVP&TO
TrOpers: Betty Galyon, VP&TO
TrAdmin,EmplBen: David Saultz, AsstVP&TO
William Richie, Jr., AsstTO
Nancy Schraer, AsstTO

TEXAS STATE BANK
P.O. Box 3186 76902
915/949-3721 Tr$2.5 Mil
Hd: Arch Black, Pres

San Antonio

ALAMO NATIONAL BANK
P.O. Box 900 78293
512/271-8632 Tr$183 Mil
Hd: Fred C. Groos, Jr., SrVP&SrTO
PersTr: John M. Oppenheimer
TrInv: Stuart Wester
TrOpers: Yolanda Moran
EmplBen: Willis N. Terry

FIRST CITY BANK-CENTRAL PARK
P.O. Box 32367 78284
512/341-4641 Tr$17 Mil
Hd: Raymond R. Fletcher, SrVP&TO
TrOpers: Sheryle K. Zaitz, AsstVP&TO

FROST NATIONAL BANK
P.O. Box 1600 78296
512/220-4431 Tr$1.21 Bil
Hd: Richard Kardys, SrVP&ExecTO
PersTr: Fred C. Davis, Jr., SrVP
TrInv: Vernon D. Torgerson, Jr., SrVP
EmplBen: Charles A. Thompson, VP
TrOpers: Karen Smith, VP
Nb: David W. Finger, SrVP
Tax: C. LaMar Gemberling, VP

GROOS NATIONAL BANK
P.O. Box 1330 78295
512/223-6115 Tr$70 Mil
Hd,ComTrF,TrInv,Nb: John M. Heard, SrVP
TrOpers: Janet Matejek, AsstTO
EmplBen. Joyce Simmons, AsstTO
PersTr,TDP: Robert G. Munroe, VP

INTERFIRST BANK SAN ANTONIO,N.A.
P.O. Box 1120 78294
512/223-1212 Tr$22 Mil
Hd: H. Earl Rettig, ExecVP&SrTO
TrAdm: Patricia M. O'Neil, VP&SrTO
PersTr: Wendelyn Wilkes, VP&TO
EmplBen: Carlo F. Presti, VP&TO
TrOpers: Gene Runnels, AsstVP&TO

NATIONAL BANK OF COMMERCE OF SAN ANTONIO
P.O. Box 121 78291
512/225-2511 Tr$912 Mil
Hd: John M. Johnston, ExecVP&ExecTO
EstAdmin,Pers&Fam: Robert W. Carlson, VP&SrTO
CorpTr: Anthony J. Shedrock, AsstVP&TO
TrInv: Jesse H. Miller, SrVP&SrTO
Plng&Reporting: Ethel K. Pullen, VP&SrTO
RE,Oil,Gas&Min: Gene L. Dunbar, VP&SrTO
EmplBen: Mark Freeman, VP&SrTO
TrOpers: Lyndon N. Heimer, VP&TO
Nb: Patricia A. Flynn, VP&TO

REPUBLICBANK SAN ANTONIO
P.O. Box 300 78291
512/227-3292 Tr$180 Mil
Hd: Kenneth P. Courtright, SrVP&SrTO
PersTr: Blaine R. Hall, Jr., VP&SrTO
Mary E. Withoff, TO
Amy L. Harris, PersFinSvcRep
CorpTr: G. Alfred Erler, VP&SrTO
EmplBen: Wilbur W. Noltensmeyer, VP&TO
Ray M. Lund, AsstTO
TrInv: David B. Hamilton, VP&TrInvO
EstAdmin: Jerry D. Edinger, TO
Erma Vara, TrAdmSvcRep
TrOpers: Audrey K. Morris, TOpO
REPUBLICBANK TRUST CO.
NATIONAL BANK OF FT. SAM HOUSTON
1422 Grayson Street 78208
512/223-2981
M. Dewey Bain, TO

SAN ANTONIO BANK & TRUST CO.
P.O. Box 1228 78294
512/227-5151 Tr/o$100 Mil
Hd: Thomas C. Hurst, SrVP&TO
Nb: Elizabeth Kromer, VP&TO
Oil&Gas: Royal King, VP&TO

San Benito

SAN BENITO BANK & TRUST CO.
P.O. Drawer 1911 78586
512/399-1326 Tr$105 Mil
Hd,TrInv: Douglas Kelly, VP&TO
PersTr,CorpTr,ComTrF,TrOpers,Nb: Cherie Archibald
TDP: John Mark

San Marcos

STATE BANK & TRUST CO.
P.O. Box 649 78666
512/396-4411 Tr$2.7 Mil
Hd: J. R. Thornton, Chm,Pres&TO

Seymour

THE FIRST NATIONAL BANK
201 North Washington St. 76380
Tr/u$1 Mil
Hd: Gene D. Adams, Pres&TO

Sherman

GRAYSON COUNTY STATE BANK
P.O. Box 430 75090
214/892-2181 Tr$4 Mil
Hd: Jerry L. Talley, Pres&TO

MERCHANTS & PLANTERS NATIONAL BANK
P.O. Box 280 75090
214/893-5111 Tr$60 Mil
Hd,Nb,EmplBen,PersTr: Philip McKinzie, ExecVP&TO
TrInv,PersTr,ComTrF: W. Clayton Fulton, AsstVP&TO
TrOpers,PersTr,CorpTr: Joe S. Patane, AsstVP&TO
EmplBen: Brent Reed, AsstTO

Silsbee

SILSBEE STATE BANK
P.O. Box 487 77656
409/385-0505
Hd: W. A. Barclay, Jr., Pres&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Spearman

FIRST STATE BANK
P.O. Box 247 79081
806/659-2526
Hd: Verna L. Shirley, VP&TO

Stephenville

STEPHENVILLE BANK & TRUST CO.
P.O. Box 998 76401
817/965-5036 Tr$3.0 Mil
Hd: Dale P. DeShazo, SrVP&TO
TrOpers: Bonnie L. Fowler, TOpO

Sweetwater

FIRST NATIONAL BANK
P.O. Box 660 79556
915/235-8631 Tr$22 Mil
Hd: Catherine Allison, SrVP&TO
CorpTr,EmplBen: Don Allen

Temple

FIRST NATIONAL BANK
P.O. Box 70 76503
817/773-2115 Tr$22.8 Mil
Hd: William J. Stokes, SrVP&TO
Jean Garner, TO

INTERFIRST BANK TEMPLE,N.A.
100 W. Adams Ave. 76501
817/778-4421 Tr$20 Mil
Hd: A. David Uechi, SrVP&TO
PersTr: June Grimes, AsstTO

Terrell

AMERICAN NATIONAL BANK
P.O. Box 40 75160
214/563-2611 Tr$18 Mil
Hd,TrInv,EmplBen,Nb: Keith Koets, VP&TO
PersTr,EmplBen: Elizabeth Mirick, AsstVP&TO
TrOpers: Beverly Hendrickson, TOpO

Texarkana

STATE FIRST NATIONAL BANK
P.O. Box 8000 75502
501/773-4541 Tr$68 Mil
Hd,PersTr: Gregory S. Torrence, VP&TO
CorpTr,TrInv,EmplBen: James Pat Bell, VP&TO
ComTrF,TrOpers: Brenda S. Engster, TO
Betty Anthony, AsstTO

TEXARKANA NATIONAL BANK
P.O. Box 451 75504
214/792-7166 Tr$123 Mil
Hd,PersTr,ComTrF,TrInv: Basil S. Hoag, Jr, VP&TO
EmplBen: Thomas E. Jones, Jr., AsstVP&TO
TrOpers: Jean Head, AsstVP&TOpO

Tulia

FIRST NATIONAL BANK
P.O. Box 47 79088
806/995-3575 Tr$20 Mil
Hd: Pascal J. Hosch, SrVP&TO
TrOpers: Bettye Stout

FIRST STATE BANK
P.O. Box 28 79088
806/995-4151 Tr$1 Mil
Hd,PersTr,EmplBen,TrOpers: Mike Mauldin, ExecVP&TO

Tyler

FIRST CITY NATIONAL BANK OF TYLER
P.O. Box 2020 75710
214/595-1941 Tr$180 Mil
Hd: John H. Barr, SrVP&TO
PersTr: E. H. Norment, VP&TO
TrOpers: Robert E. Warner, Jr., VP&TO
TrInv: John D. Rogers, VP&TO
EmplBen: Gary B. Williams, VP&TO

INTERFIRST BANK, TYLER, N.A.
P.O. Box 2001 75710
214/595-5555
Hd: Nelson K. Smith, SrVP&TO
PersTr: John W. Noble, VP&TO
EmplBen: Bonnie Byars, VP&TO
TrOpers: Richard Holland, VP&TO

REPUBLICBANK TYLER
P.O. Box 2009 75710
214/595-3771 Tr$25 Mil
Hd: Clyde L. Gilmer, Jr., SrVP&TO
TrOpers,TDP: Peggy Kirkley, AdminO

SOUTHSIDE STATE BANK
P.O. Box 1079 75710
214/593-8233 Tr$2.5 Mil
Hd: B. G. Hartley, Pres
PersTr,CorpTr,TrInv,ComTrF,TrOpers,Nb: Sam Dawson, VP
EmplBen: Marjoree Glover, VP

Uvalde

FIRST STATE BANK OF UVALDE
P.O. Box 1908 78801
512/278-6231 Tr$12 Mil
Charles E. Reed, SrVP&TO
L. Melvin Crouch, SrVP&TO

Vernon

WAGGONER NATIONAL BANK
P.O. Box 2271 76384
817/552-2511 Tr$35 Mil
Hd: Robert A. Lightfoot, Jr., SrVP&SrTO
Mrs. Lou Ingle, VP&TO
J. Bruce Kennedy, AsstTO

Victoria

FIRST VICTORIA NATIONAL BANK
P.O. Box 1338 77902
512/573-6321 Tr$149 Mil
Hd: Elvin Koehn, SrVP&TO

VICTORIA BANK & TRUST CO.
120 Main Place 77901
512/573-5151 Tr$160 Mil
Hd: Dan S. Webster, SrVP&ExecTO
CorpTr: Charles A. Kutchka, VP&TO
TrInv,ComTrF,EmplBen: Larry G. Justiss, VP&TO
PropMgt: James S. Kiening, VP&TO
TrOpers: Cathy Wheeler, Supv
Nb: Charles R. Maddox, VP&TO

Waco

FIRST NATIONAL BANK
P.O. Box 950 76703
817/754-5431 Tr$180 Mil
Hd: John E. Dagley, ExecVP&SrTO
PersTr: Stephen W. Herbert, VP&TO
CorpTr: Beverly G. Pettigrew, VP&TO
TrInv: William Parks, VP&TrInvO
ComTrF,TrOpers: Peggie Mitchell, VP&TO
EmplBen: Johnny G. Giotes, VP&TO

REPUBLIC BANK, WACO, N.A.
P.O. Box 829 76703
817/753-6461 Tr$150 Mil
Hd: Bruce Price, SrVP&TO
PersTr,Nb: Charles D. Jones, VP&TrCoun
CorpTr,ComTrF,TrOpers,TDP: Wiley E. Oliver, III, VP&TO
TrInv: Rae Carter, TO
EmplBen: Fred M. Worley, Jr., VP&TO

TEXAS NATIONAL BANK
P.O. Box 2299 76703
817/756-2151 Tr$30 Mil
Hd,PersTr,CorpTr,TrInv: Rex W. Kyle, SrVP&TO
ComTrF: Sharon Young, AsstTO

Weatherford

FIRST NATIONAL BANK
P.O. Box 730 76086
817/594-7481 Tr/u$1 Mil
Hd: William E. Hurley, ChmBd&TO

Webster

BAY AREA BANK & TRUST
218 Nasa Blvd. 77598
713/332-5521 Tr$15 Mil
Hd: Robert S. Lindgren, VP&SrTO
TrOpers: Ed Divers, VP&TO

West Columbia

FIRST CAPITOL BANK
P.O. Drawer 308 77486
409/345-3141 Tr/u$1 Mil
Hd: Mike Neff, Pres

Wichita Falls

FIRST-WICHITA NATIONAL BANK
P.O. Box 540 76307
817/322-7861 Tr$196 Mil
Hd: John P. League, ExecVP&SrTO
PersTr: Jerry Schnedorf, VP&TO
TrInv: W. Lewis Campbell, SrVP
EmplBen: David I. Ramsey, VP&TO
TrOpers: Don Haerry, VP&TO
RE&Min: Richard Rippy, VP&TO

INTERFIRST BANK WICHITA FALLS,N.A.
P.O. Drawer 60 76307
817/723-2771 Tr$125 Mil
Hd,PersTr,TrInv: Stephen R. Lindemood, SrVP
Est,PersTr: R. Landon Winstead, Jr., VP&TO
EmplBen,PersTr: Kenneth R. Schroder, VP
PersTr: Robert Felty, TO
TrOpers: Linda Metcalf, VP

UTAH

Ogden

BANK OF UTAH
2605 Washington Blvd.
P.O. Box 231 84402
801/621-8512 Tr$10 Mil
Gary M. Peterson, VP&TO
Carol A. Thomas, AsstTO

COMMERCIAL SECURITY BANK
P.O. Box 9160 84409
801/621-1130 Tr$100 Mil
(Branch of Salt Lake)
PersTr,TrInv,ComTrF,TrOpers,TDP: Wm Wallace Leatham, VP&TO
CorpTr: Jack Young, TrAcctgO
EmplBen: Garth Empey, VP&TO
Nb: Stan Norton, AsstTO

FIRST SECURITY BANK OF UTAH,NatAssn
Trust Dept.
P.O. Box 9936 84409
801/626-9535 Tr$237 Mil
(Branch of Salt Lake City)
Hd: Jack D. Lampros, VP&TO
PersTr: Ralph W. Mitchell, AsstVP&TO
CorpTr: Lois G. Arrowsmith
EmplBen: Dennis L. Johnston
TrOpers: Dennis M. Lacefield
Nb: O. Rex Child, AsstVP&TO

Provo

CENTRAL BANK & TRUST CO.
75 N. University Ave. 84601
801/375-1000 Tr$10 Mil
Hd: C. Dee Sandgren, VP&TO

ZIONS FIRST NATIONAL BANK
111 North 200 St. 84601
801/374-1110
(Branch of Salt Lake City)
Greg Cross

UTAH (Cont'd)

Salt Lake City

COMMERCIAL SECURITY BANK
50 South Main St.
P.O. Box 11299 84147
801/535-1000
(Branch in Ogden)
Hd,CorpTr,TDP: R. James Steenblik, VP&TO
PersTr: J. Kendall Christiansen, AsstTO
EmplBen: Gareth Empey, VP&TO

CONTINENTAL BANK & TRUST CO.
200 S. Main St. 84101
801/534-6075 Tr$100 Mil
Hd: Bert H. Elg, VP&TO
PersTr: William F. Dineen, TO
Prob: Gilbert M. Bean, TO
TrInv: Marvin J. Hammond, ExecVP
ComTrF: Glenn L. Snyder, TO
EmplBen: G. Marsden Cazier, TO
TrOpers: Elwood A. Blank, TO
TDP: Barbara Roberts, AsstTO
Nb: David W. MacBeth, TO

DESERET TRUST CO.
P.O. Box 11558 84147
801/363-2991
Hd: Harvey S. Glade, Pres
PersTr: Kay A. Young
TrInv: John L. Hunter
ComTrF: L. Conrad Bryner
TrOpers: Kent L. Martineau

FIRST INTERSTATE BANK OF UTAH, N.A.
180 S. Main St.
P.O. Box 30169 84142
801/350-7130 Tr$420 Mil
Hd: George L. Moosman, SrVP&SrTO
PersTr: Lois Owen, VP&TO
CorpTr: J. H. Clark, AsstVP&TO
TrInv: Richard G. Horne, VP&TO
EmplBen: Rod R. Cushing, AsstVP
TrOpers: Debbie Frost, TOpMgr
Nb: Edward G. Richards, VP&TO

FIRST SECURITY BANK OF UTAH,NatAssn
P.O. Box 30007 84130
801/350-5361 Tr$795 Mil
(Branch in Ogden)
Hd: Thomas C. Cuthbert, SrVP&Mgr
PersTr: Robert A. Hatch, VP&TO
CorpTr: Robert S. Clark, VP&TO
CorpAgcy: Calvin E. Anderson, AsstVP
TrInv: David R. Pingree, Jr., VP
ComTrF: M. Eugene Bridges, VP&TO
EmplBen: Patricia A. Richards, VP&TO
TrOpers: J. Thomas Mestas, TOpMgr

HOLLADAY BANK & TRUST
2020 East 4800 South St. 84117
801/272-4275 Tr$.745 Mil
Hd: Ronald N. Spratling, Jr.

TRACY-COLLINS BANK & TRUST CO.
Main at 1st South St. 84111
801/328-3737 Tr$155 Mil
Hd: Frank E. Diston, ExecVP&SrTO
PersTr: Robert L. Terry, VP&TO
TrInv: Alan Tingey, TO
TrOpers: Robert J. Alleman, VP&TO
Probate: Ben Reitveld, VP&TO
Pen&P/S: Christopher Bunce, TO
Nb: Quinn McKay, SrVP

VALLEY BANK & TRUST CO.
80 W. Broadway, Ste. 210
P.O. Box 450 84110
801/973-5394 Tr$89 Mil
Hd,Nb: David M. Bennett, VP&SrTO
TrInv: Siegfried B. Szoke, TO&IO
PersTr,Nb,Agency: Ed A. Hagerman, VP&SrTO
TrOpers: Joyce Craig, TO
EmplBen: David C. Chambers, AsstVP&TO
EmplBen: Mark Feinauer, AsstTO
Escrow,PersTr&Agcy: Gary Horton, AsstTO

The Directory of Trust Institutions is included in a T&E subscription!

ZIONS FIRST NATIONAL BANK
1 Main St. 84110
801/524-4806 Tr$215 Mil
(Branch in Provo)
Hd: Peter K. Ellison, ExecVP&SrTO
PersTr: David R. LeFevre, VP&TO
CorpTr: Emerle L. Crosland, VP&TO
TrInv: J. Chad Hamilton, VP&TO
EmplBen: Theo K. Dunham, VP&TO
TrOpers: David Van Wagoner, TO
Nb: Sterling E. Sumner, VP&TO

VERMONT

Barre

FIRST VERMONT BANK & TRUST CO.
47 N. Main St. 05641
802/476-4135
(Branch of Brattleboro)
Gerrit R. Klop, TO

GRANITE SAVINGS BANK & TRUST CO.
36 N. Main St. 05641
802/476-3147 Tr$4.5 Mil
Hd,PersTr,CorpTr: George D. Milne, Pres&TO
EmplBen: Wendell G. Bassett

Bellows Falls

BELLOWS FALLS TRUST CO.
P.O. Box 399 05101
802/463-4524
Hd,PersTr,CorpTr,TrInv,Nb: Joyce H. Miller, VP&TO
EmplBen: Paul C. Brandon, AsstTO
TrOpers: Beverly S. Dunbar
Mary B. O'Brien

Bennington

CHITTENDEN TRUST CO.
401 Main St. 05201
802/442-6396
(Branch of Burlington)
Hd: L. J. Beaulieu, VP&TO

FIRST VERMONT BANK & TRUST CO.
500 Main St. 05201
802/447-7533
(Branch of Brattleboro)
Hd: D. Rodman Thomas, TO
Steve Reynolds, TrAdm

Brattleboro

FIRST VERMONT BANK & TRUST CO.
P.O. Box 823 05301
802/254-8711 Tr$200 Mil
(Branches in Barre, Bennington, Rutland & Woodstock)
Hd,Nb: Michael H. Venuti, Jr., SrVP&SrTO
PersTr,CorpTr: Joseph F. Cook, TO
TrInv: Frederick Hegemeister, VP&TrInvO
PersTr: Peter Sherlock, TrAdmO
EmplBen: Kyle R. Fisher, EBO

VERMONT NATIONAL BANK
100 Main St. 05302
802/257-7151 Tr$100 Mil
(Branches in Burlington, Montpelier, Rutland & Woodstock)
Hd: John R. Davidson, SrVP&TO
PersTr,Nb: Russell W. Ellis, AsstTO
Jane B. Waysville, AsstTO
Barbara K. Hudson, AsstTO
TrInv,ComTrF: John H. Abel, AsstVP&TO
EmplBen: Bruce V. Allbee, VP&TO
Nb: John Latimer, AsstVP&TO

Burlington

CHITTENDEN TRUST CO.
P.O. Box 820 05402
802/658-4000 Tr$200 Mil
(Branches in Bennington, Rutland & Woodstock)
Hd: Dale W. Good, ExecVP
PersTr,Nb: S. B. Richardson, VP&TO
TrInv,ComTrF: R. A. Bose, VP&TrInvO
EmplBen: Ann Beverly, PenTO
CorpTr: J. M. Geise, TO
TrOpers: M. J. Bouchard, TOpO

THE HOWARD BANK
111 Main St., P.O. Box 409 05401
802/658-1010 Tr$178 Mil
(Branch in Rutland)
Hd: Robert E. Pollak
PersTr: Evan C. Archer, Jr., VP-TrAdmin
CorpTr,TrInv,ComTrF: William S. Wolff, SrVP
TrOpers: Stanley O. Smith
Nb: Paul C. Washburn
Est: Nancy C. Putnam
ComTrF: Joseph Molnar
EmplBen: Shirley Baron

THE MERCHANTS TRUST CO.
123 Church St., P.O. Box 1009 05402
802/658-3408 Tr$95 Mil
(Branch in North Bennington)
Hd: James T. Strouse, Pres&TO
PersTr: Susan J. Moses, VP&TO
TrOpers: John H. Savage, TOpO
Nb: Charles E. Gear, VP&TO
TrInv,ComTrF,CorpTr,EmplBen: E. Thomas O'Hara, Jr., TrInvO

VERMONT NATIONAL BANK
150 Bank St. 05401
802/862-6462
(Branch of Brattleboro)
PersTr,Nb: John Latimer, AsstVP&TO
EmplBen: Bruce V. Allbee, VP&TO

Derby

COMMUNITY NATIONAL BANK
P.O. Box 398 05829
802/334-7915
Hd: Arthur S. Judd, Jr., Pres&TO

Lyndonville

LYNDONVILLE SAVINGS BANK & TRUST CO.
P.O. Box 125 05851
802/626-8121 Tr$7.7 Mil
Hd: Jane M. Soulia, AsstTreas&TO
Nb: DuBois S. Thompson, Jr., ExecVP

Manchester Center

FACTORY POINT NATIONAL BANK
05255
802/362-2424 Tr$30 Mil
Hd: Townes M. Harris, Jr., VP&TO
Accts,Taxes,EmplBen: Eric N. Nadler, AsstTO
TrOpers: Joyce W. Nolin, AdminAsst
InvAn: Russell A. Cook, Conslt

★Montpelier

VERMONT NATIONAL BANK
13 State St., P.O. Box 399 05602
802/223-6311
(Branch of Brattleboro)
Hd: John Latimer, AsstVP&TO
TrOpers: Mrs. Barbara K. Hudson, AsstTO

Morrisville

THE UNION BANK
P.O. Box 667 05661
802/888-4925
Hd: Francis Welch, AsstTreas&TO

North Bennington

THE MERCHANTS TRUST CO.
05257
802/447-7545
(Branch of Burlington)
Hd: William J. Sylvester, VP&TO

Proctor

PROCTOR BANK
49 Main St. 05765
802/775-2525 Tr$120 Mil
(Branches in Rutland & Woodstock)
Hd: William J. Labbate, Jr.
PersTr,EmplBen: Despo Thibodeau, TO
TrInv: John R. Conant, VP&TO
ComTrF: Gareth M. Fay, TO
TrOpers: Barbara Stinson

Rutland

CHITTENDEN TRUST COMPANY
Merchants Row 05701
802/775-4375
(Branch of Burlington)
W. T. Fellows, TO

FIRST VERMONT BANK & TRUST CO.
89 Merchants Row 05701
802/773-3321
(Branch of Brattleboro)
Hd: Jerome N. Wrzosek, TO
Admin: Steven Funk, TrAdmO

THE HOWARD BANK
33 Merchants Row 05701
(Branch of Burlington)
Bradford Smith, SrVP&TO

PROCTOR BANK
80 West St. 05701
802/775-2525

VERMONT NATIONAL BANK
05701
802/775-0116
(Branch of Brattleboro)

St. Albans

PEOPLES TRUST CO.
25 Kingman St. 05478
802/524-2196 Tr$3 Mil
Hd: Neil H. Raymond

St. Johnsbury

CITIZENS SAVINGS BANK & TRUST CO.
P.O. Box 219 05819
802/748-3131 Tr$2.6 Mil
Hd: Jos. M. Sherman, Pres
Kay L. Collins, TO
Linda C. Drinkwater, AsstTO

Woodstock

CHITTENDEN TRUST CO.
5 The Green 05091
802/457-1426
(Branch of Burlington)

FIRST VERMONT BANK & TRUST CO.
61 Central Street 05091
802/457-1066
(Branch of Brattleboro)
Hd: Jerome Wrzosek, TO

PROCTOR BANK
24 Elm St. 05091
802/457-3535
(Branch of Proctor)

VERMONT NATIONAL BANK
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P.O. Box 93 22186
703/347-1711 Tr$12 Mil
Hd: Thomas H. Kirk, TO

Waynesboro

PLANTERS BANK & TRUST OF VA.
P.O. Drawer 596 22980
(Branch of Staunton)
Thomas A. Davis, SrTO

West Point

CITIZENS & FARMERS BANK
P.O. Box 391 23181
804/843-2360 Tr/u$1 Mil
Hd: W. T. Robinson, Pres

Winchester

DOMINION TRUST COMPANY
186 North Loudoun St. 22601
703/667-6100
(Branch of Roanoke)
Robert L. Hersey, AsstVP&RegMgr

FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 2800 22601
703/665-4200 Tr$34 Mil
Hd,CorpTr,TrInv: Charles Greeb, Jr., SrVP-Treas
PersTr: Marjorie H. Copenhaver, VP
TrOpers: Doris A. Cooley, TO
ComTrF,EmplBen: Antonette R. Hottel, GpPlnAdm
Nb: T. Livingston Rodgers

FIRST AMERICAN BANK OF VIRGINIA
201 North Loudoun 22601
703/667-2000
(Branch of McLean)
Donald R. Grubbs, SrVP

SHENANDOAH VALLEY NATIONAL BANK
P.O. Box 1000 22601
703/667-2000 Tr$29 Mil
Hd: Donald R. Grubbs, SrVP&TO

Wise

SOVRAN BANK, N.A.
P.O. Box 248 24273
703/679-1191
(Branch of Richmond; Western Reg. Tr. Dept., Main Office: Lynchburg)
Hd: Shirley F. Wells, VP

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and and trade associations, and others allied to field.

WASHINGTON

Bellevue

SEATTLE-FIRST NATIONAL BANK
P.O. Box 907 98009
206/583-7267
(Branch of Seattle)
Hd: Pete Acker, VP&Mgr

Bellingham

BELLINGHAM NATIONAL BANK
P.O. Box 1918 98227
206/676-6368 Tr$12.7 Mil
Hd,TrInv,ComTrF,EmplBen: Laurie A. Lloyd, VP&Mgr
PersTr,CorpTr: Mike Steadman, TO
TrOpers: Linda Kirschman, TOpSpec

HORIZON MUTUAL SAVINGS BANK
P.O. Box 580 98227
206/733-3050
(Branches in Blaine, Ferndale, Lynden & Mt. Vernon)
Hd,PersTr,CorpTr,TrInv: Harold B. Vaughn, VP&SrTO
EmplBen,TrOpers,TDP: Laura L. Nulle, AdmAsst
Nb: Harold B. Vaughn, VP&SrTO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 2729 98225
206/676-2436
(Branch of Seattle)
Hd: James E. Weber, VP&Mgr

Blaine

HORIZON MUTUAL SAVINGS BANK
400 H Street 98230
206/332-8333
(Branch of Bellingham)
Peggy Leonis, Mgr

Centralia

SECURITY STATE BANK
P.O. Box 1050 98531
206/736-0763 Tr$15 Mil
Hd: James G. Leverett, VP&TO

Chehalis

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
473 N. Market Blvd. 98532
206/748-3306
(Branch of Seattle)
Hd: David P. Knight, VP&TO

Everett

OLYMPIC BANK
2817 Colby Ave. 98201
206/258-3735
Hd: James A. Simonton, SrVP
PersTr: Frederic T. Quilliam, VP
TrInv: Gerald A. Braaten, SrVP
James Bondelid, TrInvO
EmplBen: Karen Hanson, AsstTO
TrRE,Nb: Jack D. Wilson, VP
TrOpers: Richard Mallon, AsstVP
Tax: Gordon Shewfelt, TO
Nancy Lewis, AsstTO
Prob: Thomas A. Hulten

RAINIER NATIONAL BANK
P.O. Box 1188 98206
206/259-0011 Ext. 290
(Branch of Seattle)
Hd: Terry M. Teglia, VP

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1108 98206
206/259-7644
(Branch of Seattle)
Hd: Barry E. Smith, VP&Mgr

Ferndale

HORIZON MUTUAL SAVINGS BANK
Main & Third Sts. 98248
206/384-1400
Ed Brown, Mgr

Kennewick

BAKER BOYER NATIONAL BANK
3311 W. Clearwater, Ste. 1203 99336
509/586-2196
(Branch of Walla Walla)
Jon S. Bren, VP

RAINIER NATIONAL BANK
23 W. Kennewick Ave. 99336
509/582-2121
(Branch of Seattle)
Hd: Tony Sisti, AsstVP&Mgr

Lynden

HORIZON MUTUAL SAVINGS BANK
300 Grover 98264
206/354-5678
(Branch of Bellingham)
Wayne Jones, Mgr

Mt. Vernon

HORIZON MUTUAL SAVINGS BANK
1503 Riverside Drive 98273
206/424-7022
Don Wolf, Mgr

★Olympia

PUGET SOUND NATIONAL BANK
105 E. 8th St. & Capital Way 98507
206/753-8541
(Branch of Tacoma)
Ralph D. Macy, AsstVP,TO&Mgr

RAINIER NATIONAL BANK
P.O. Box 288 98501
206/753-9833
(Branch of Seattle)
Hd: Thomas J. Peterson, AsstVP&Mgr

SEATTLE-FIRST NATIONAL BANK
P.O. Box 328 98507
206/753-8629
(Branch of Seattle)
Hd: James E. Roberts, VP&Mgr

Richland

SEATTLE-FIRST NATIONAL BANK
P.O. Box 280 99352
509/946-6111
(Branch of Seattle)
Hd: James A. Piche, VP&Mgr

Seattle

BANK OF CALIFORNIA,NatAssn
910 Fourth Ave. 98104
206/587-3691 Tr$506 Mil
(Branch of San Francisco)
Hd: R. G. Alberts, VP&SrTO
PersTr: F. N. Anderson, VP&TO
TrInv: E. M. Bivins, VP&IO
EmplBen: Michael G. Vranizan, VP&TO
TrOpers: Herbert W. Miller, Jr., VP&TREO

FIRST INTERSTATE BANK OF WASHINGTON,N.A.
Trust Division
P.O. Box 21927 98111
206/292-3522 Tr$1.4 Bil
(Branches in Chehalis, Spokane, Tacoma & Yakima)
Hd: George C. Briggs, SrVP&SrTO
PersTr,Prob,Tax: John Petrisor, VP&TO
TrOpers,ComTrF: Mark Holland, VP&TO
CorpTr,EmplBen: Robert L. Nokes, VP&TO
BrAdm,Mktg: Donald E. Collins, VP&TO
TrInv: Clark Reardon, SrVP&TO

LAIRD, NORTON TRUST COMPANY
Norton Bldg., 13th Fl. 98104
206/464-5234
Hd: David E. Ellison, Pres
PersTr: Daniel W. Jaech
ComTrF,TrInv: John E. B. Holmstrom
TrOpers: Marge Munson
Nb: Paul Bishop

MH INVESTMENT COUNSEL
1111 Third Ave., Ste. 3230 98101
206/628-0105
Mark S. Johnson, AsstVP

OLD NATIONAL BANK OF WASHINGTON
1111 Third Ave. Bldg., Ste. 800 98101
206/447-2600
(Branch of Spokane)
Hd: R. R. Dunn, VP&Mgr

PEOPLES NATIONAL BANK OF WASHINGTON
P.O. Box 720 98111
206/344-4517 Tr$600 Mil
(Branch in Yakima)
Hd: Walter T. Bagnall, SrVP&MgrTrDiv
ConsumerTrSvcs: E. Gene Treneer, VP&GPMgr
PersTr: Don Porter, Mgr&SrTO
CorpTr: Ellen Mittet, Mgr&SrTO
TrInv: William B. Culverwell, SrTO
RE: Harry Rubin, SrTO&Mgr
Tax: Maralyn Johnston, Mgr&SrTO
CorpTrSvcs: Stephen M. Davis, VP&GpMgr
SptSvcs: Edward T. Hughes, VP&GpMgr
TrOpers: Bernard Semmel, VP&Mgr
PensSvcs: Craig R. Johnston, SrTO&Mgr

RAINIER NATIONAL BANK
P.O. Box 3966 98124
206/621-4424 Tr$1.3 Bil
(Branches in Everett, Kennewick, Olympia, Spokane, Vancouver, Wenatchee & Yakima)
Hd: William L. Schaumberg, ExecVP&Mgr
Prob&PersTrGp: H. Dale Meredith, VP&GpMgr
PersTr,Prob: L. Brian Shepherd, VP
CorpTr: Jack P. Van Leuven, VP
TrInv: John Baker, SrVP
BusSvcsGp: Dallas C. Wilson, SrVP&GpMgr
EmplBen: Barton D. Graham, VP&Mgr
TrOpers: Robert L. Van Kirk, VP
TrMktg: John K. Selle, VP

SEATTLE-FIRST NATIONAL BANK
P.O. Box 3586 98124
206/583-5208 Tr$2.1 Bil
(Branches in Bellevue, Bellingham, Everett, Olympia, Richland, Spokane, Tacoma, Vancouver, Wenatchee & Yakima)
Hd: Richard Fulp, SrVP&Mgr
Hd,PersTr: Loy D. Smith, VP&Mgr
TrInv: John Privat, VP&Mgr
TrOpers: Donna Harms, VP&Mgr
Nb: Curtis G. Young, VP&Mgr
Instit: Jim Gilchrist, VP&Mgr

SEATTLE TRUST & SAVINGS BANK
821 Second Ave., Ste. 1800 98104
206/223-2030 Tr$231 Mil
Hd: John T. Garland, SrVP&Mgr
Bus/Dev/Mktg: Sally J. Bostwick, AsstVP
EmplBen: Dianne Brown, VP
PersTr: Robert LeRoy, VP
TrInv: A. Fieldhouse, VP
TrOpers: Helen ZieBoll, VP

WASHINGTON MUTUAL SAVINGS BANK
1101 Second Ave. 98101
206/464-4516
Hd: Cornell B. Archie, Jr., VP&Dir
PersTr,TrInv,Nb: Marlene J. Nelson, TO
EmplBen: Julia Northrop, TO
Nb: Eugene Tang, TO
TrOpers: Linda D. Newton, TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

WASHINGTON (Cont'd)

Spokane

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
W. 524 Riverside Ave. 99201
509/455-6230 Tr$6.5 Mil
(Branch of Seattle)
Hd: Thomas A. Gilbert, AsstVP&TO

OLD NATIONAL BANK OF WASHINGTON (Trust Dept.)
P.O. Box 3588 TA 99220
509/456-2048 Tr/o$260 Mil
(Branch in Seattle)
Hd: Wm. H. Moore, SrVP&Mgr
CorpTr,EmplBen,Nb: D. A. Gesinger, VP&TO
TrOpers: R. A. Kriete, VP&Mgr
TrInv,ComTrF: T. R. Kent, VP&Mgr
PersTr: M. F. Soehren, VP&TO

RAINIER NATIONAL BANK
River Park Square Branch
P.O. Box 366 99210
509/456-6439
(Branch of Seattle)
Hd: Jerry W. Wagner, VP

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1446 99210
509/456-4910
(Branch of Seattle)
Hd: John D. Cummins, VP&Mgr

WASHINGTON TRUST BANK
P.O. Box 2127 99210
509/455-4150 Tr$272 Mil
Hd,Nb: John P. Tracy, Jr., VP&TO
PersTr,CorpTr,ComTrF,TrInv: Einer F. Jensen, VP&TO
EmplBen: William Wagner, VP&TO

Tacoma

THE BANK OF CALIFORNIA,NatAssn
1011 Pacific Ave. 98402
206/591-2546 Tr$192 Mil
(Branch of San Francisco, CA)
Hd: Richard Graham, VP
PersTr: Porter Baldridge, SrTO
EmplBen,Agcy,Gdnshp,Escrow: Harlan W. Sachs, TO
TrInv: Donn H. Koessler, VP&TrInvO
TrOpers: Janice Carrara, TOpO
Richard Graham, VP
Prob: Ray E. Johnson, TO

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
1 First Interstate Plaza 98402
206/539-5619
(Branch of Seattle)
Hd,PersTr: J. H. Hewitt, VP,TO&Mgr
AsstMgr: Victor L. Saathoff, VP&TO

PUGET SOUND NATIONAL BANK
P.O. Box 1258 98401
206/593-3838 Tr$149.2 Mil
(Branch in Olympic)
Hd: Ashley K. White, VP&SrTO
PersTr: John Baker, AsstVP&TO
Probate: Richard Buenaventura, VP&TO
Tax: Carl Peterson, VP&TO
TrInv: Stephen A. Finnigan, VP&TO
EmplBen,CorpTr: Wilder Foote, AsstVP&TO
TrOpers: Austin Burch, VP&TO
Nb: Doris Warner, VP&TO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1176 98401
206/593-3336
(Branch of Seattle)
Hd: Arleigh T. Jones, VP&Mgr

Vancouver

FIRST INDEPENDENT BANK
P.O. Box C-004 98668
206/699-4221 Tr$74 Mil
Hd: Charles T. Thomas, VP&TO
PersTr: John A. Karas, TO
TrInv: Rick Van Hoose, TO

NORTHWEST NATIONAL BANK
P.O. Box 1867 98668
206/695-1311 Tr$4.3 Mil
Hd: Robert A. Young, Pres&TO
TrOpers: Jill Walton

RAINIER NATIONAL BANK
P.O. Box 689 98660
206/696-8540
(Branch of Seattle)
Hd: Jack L. Robson, VP&Mgr

SEATTLE-FIRST NATIONAL BANK
P.O. Box 750 98660
206/696-5505
(Branch of Seattle)
Hd: Gary E. Grina, VP&Mgr

Walla Walla

BAKER-BOYER NATIONAL BANK
P.O. Box 1796 99362
509/529-8510 Tr$69 Mil
(Branch in Kennewick)
Hd,PersTr: W. W. "Pete" Peery, ExecVP
FM&RE: Dan E. Wood, TO
TrInv,ComTrF: F. James McCarthy, AsstVP
EmplBen,Nb: Jon Bren, VP
TrOpers: JoAnne Brown, TOpSupv
Tax: Dan Oliver, AsstTO

Wenatchee

RAINIER NATIONAL BANK
Wenatchee Ave. & Orondo St. 98801
509/662-1426
(Branch of Seattle)
Hd: John W. Harrington, AsstVP&TO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1021 99801
509/662-4634
(Branch of Seattle)
Hd: Mollie Cannon, VP&Mgr

Winslow

AMERICAN MARINE BANK
P.O. Box 10788 98110
206/842-5651
Hd: Richard D. Powers, VP&SrTO
CorpTr,EmplBen,Nb: Larry Christopherson, TO
Joel Goller, AdmAsst
Sandy Russell
Village Branch
98110
Mgr: Terrie Takmoto Sua

Yakima

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
Central Yakima Branch
101 E. Yakima Ave. 98901
509/575-7426
(Branch of Seattle)
Hd: E. Randolph Grava, AsstVP&TO

PEOPLES NATIONAL BANK OF WASHINGTON
(Eastern WA Trust Office)
41 W. Yakima Ave. 98902
(Branch of Seattle)
Hd: Richard J. Conrad, VP&Mgr
Carole A. Kirkpatrick, TO

RAINIER NATIONAL BANK
P.O. Box 136 98907
509/575-6725
(Branch of Seattle)
Hd: Douglas N. McIntyre, VP&Mgr
PersTr: John J. Ledwich, SrTO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 196 98907
509/575-4551
(Branch of Seattle)
Hd: George A. Cashman, VP&Mgr

WEST VIRGINIA

Alderson

FIRST NATIONAL BANK
P.O. Box 419 24910
304/445-2991 Tr/u$1 Mil
Hd: David W. Hambrick, Pres&TO

Beckley

BANK OF RALEIGH
P.O. Drawer D 25801
304/255-7202 Tr$4.0 Mil
Hd: Meryl G. Kiser, VP&TO
TrOpers: Dorothy J. Radford

BECKLEY NATIONAL BANK
P.O. Drawer G 25802
304/252-6411 Tr$4.5 Mil
Hd: William J. Hutchison, TO

RALEIGH COUNTY NATIONAL BANK
P.O. Box 1269 25801
304/252-6581 Tr$53 Mil
Hd: W. David Mullins, VP&TO
David P. Kirby, AsstTO
Janet Grecco, AdmAsst

Bluefield

FIRST NATIONAL BANK
P.O. Box 1559 24701
304/325-8181 Tr$90 Mil
Hd,TrInv,Nb: Byron K. Satterfield
PersTr: Patsy Sykes
EmplBen: Evelyn Ragan
CorpTr,ComTrF: Thresa Colo
TrOpers: Robert Hyatt

THE FLAT TOP NATIONAL BANK
P.O. Box 950 24701
304/325-7151 Tr$182 Mil
Hd: A. A. Modena, ExecVP&TO
Judy K. Johnson, TrAdmO
Glenn A. Murray, TrAdmO
Jeff Farmer, TrAdmO
Jackson Reasor, TrAdmO
Cynthia F. Hargis, EBO

Buckhannon

ADRIAN BUCKHANNON BANK
P.O. Box 280 26201
304/472-1112 Tr$2.4 Mil
Hd: William F. Osborn, III, TO

Charles Town

BANK OF CHARLES TOWN
P.O. Drawer 40 25414
304/725-8431 Tr$28 Mil
Hd: Patti A. Stuckey, TO
John K. Dorsey, AsstTO

PEOPLES BANK OF CHARLES TOWN
P.O. Box 1006 25414
304/725-7018 Tr/u$1 Mil
Hd: Beverly Merritt, AsstTO&Csh

★Charleston

BANK OF WEST VIRGINIA
P.O. Box 6608 25302
304/344-1621 Tr$22 Mil
Hd: James L. Sims, VP&TO

CHARLESTON NATIONAL BANK
P.O. Box 1113 25324
304/348-5620 Tr/o$610 Mil
Hd: Darryl Myers, ExecVP
PersTr,Nb: Roger Kerr, VP
CorpTr,EmplBen: Robert Lee, VP
TrInv: Asa Fuller, SrVP
TrOpers: Tim French, TOpMgr

KANAWHA BANKING & TRUST CO.,NatAssn
P.O. Box 393 25392
304/348-8366 Tr$130 Mil
Hd: Charles L. Jarrell, SrVP&TO
PersTr: Jewel L. Carte, VP
James O. Schlicht, VP
CorpTr: Robert B. Price, Jr., TO
TrInv: Jack Newell, TrInvO
EmplBen: Linda L. Streets, AsstVP
TrOpers: John A. Barnes, VP-Opers
TrOpers: Palmanita G. Keeling, TOpO

KANAWHA VALLEY BANK
P.O. Box 1793 25326
304/348-7081 Tr$398.6 Mil
Hd: Frederick H. Belden, Jr., SrVP&ExecTO
PersTr: William E. Wright, Jr., VP&TO
TrInv: William J. Wykle, VP&TrInvO
CorpTr: David T. Holcomb, CTO&TREO
EmplBen: Patricia H. Howe, TrEBO
TrOpers: Charles N. Slack, Jr., TOpO
Nb: Harold Neely, Jr., FPO

NATIONAL BANK OF COMMERCE
P.O. Box 633 25322
304/348-5093 Tr$90 Mil
Hd,PersTr,Est,Nb: John Neuner, III, VP&TO
PersTr,Est,CorpTr: Rodney B. Frye, TO
EmplBen,Nb: Betty S. Ireland, TO
TrInv,ComTrF: Buel S. Sears, TO
VAAccts: Mary Ann Thompson, TO
TrAdm: Thomas J. Saunders
TrOpers: Andrea Johnson

Chester

FIRST NATIONAL BANK
253 Carolina Ave. 26034
304/387-3500 Tr/u$1 Mil
Hd: Charles L. Danley, TO
Phyllis M. Stalder, AsstTO

Clarksburg

EMPIRE NATIONAL BANK
4th & Main Sts. 26301
304/624-5521 Tr$2 Mil
Hd: Cecil B. Highland, Jr., Pres&TO

THE LOWNDES BANK
One Lowndes Square 26301
304/623-7261 Tr$16 Mil
Hd: Carl O. Smith, VP&TO

UNION NATIONAL BANK OF WEST VIRGINIA
P.O. Box 2330 26302
304/624-3409 Tr$82 Mil
Hd: David K. Turner, VP&TO
PersTr: Kenneth K. Marteney, SrTO
E. Lawrence Marquess, TO
Thomas N. Teter, TO
Emogene Wright, TO
TrInv: Donald E. Marang, TrInvO

Elkins

CITIZENS NATIONAL BANK
P.O. Box 1519 26241
304/636-4095 Tr$4.5 Mil
Hd: Lewis N. Ware, TO
Betty P. Brady, TOpO

DAVIS TRUST CO.
P.O. Box 1429 26241
304/636-0991 Tr$5 Mil
Hd: James L. Schoonover, VP

Fairmont

CITY NATIONAL BANK
P.O. Box 1032 26554
304/363-5500 Tr$7 Mil
Hd: Robert D. Reynolds, VP&TO
TrOpers: Karen Bartlett, AsstTO

COMMUNITY BANK & TRUST,NatAssn
103 Adams St. 26554
304/363-5800 Tr$3.6 Mil
Hd: John T. Pyle, VP&TO
Judith A. Simons, TrAdm
TaxAdmin: William M. Sutton, Comp

FIRST NATIONAL BANK IN FAIRMONT
301 Adams St. 26554
304/363-1300 Tr$12 Mil
Hd: Daniel R. Ice, CPA, TO

Grafton

BLUEVILLE BANK
P.O. Box 29 26354
304/265-3400 Tr/u$1 Mil
Hd,PersTr,CorpTr: Tom Harman, ExecVP&TO
Karen Keener, VP&AsstTO

FIRST NATIONAL BANK
P.O. Box 278 26354
304/265-1111
Hd: Cecil E. Keener, Jr., Pres&TO

Huntington

FIRST HUNTINGTON NATIONAL BANK
P.O. Box 179 25706
304/526-4300 Tr$100 Mil
(Branch in Point Pleasant)
Hd: William F. Agee, SrVP&TO
PersTr: L. D. Draper, TO
CorpTr: David H. Lunsford, AsstTO
TrInv: Vincent Manzi, VP&IO
EmplBen: Selden McNeer, III, AsstTO

GUARANTY NATIONAL BANK
P.O. Box 548 25710
304/526-4600 Tr$48 Mil
EmplBen,TDP: John D. Nuzum, VP&TO
PersTr,TrInv,TrOpers: Charles E. Wilkinson, TO

HUNTINGTON TRUST & SAVINGS BANK
P.O. Box 2087 25721
304/529-3021 Tr/u$10 Mil
Hd: Alan R. Simmons
TrOpers: JoAnna K. Reed

TWENTIETH STREET BANK
1956 Third Ave. 25703
304/529-2501
Hd: Robert M. Russell, VP&TO

Keyser

FARMERS & MERCHANTS BANK
P.O. Box 789 26726
304/788-3111 Tr$3.5 Mil
Sarah J. Albright, AsstTO

THE NATIONAL BANK OF KEYSER
P.O. Box 878 26726
304/788-3261 Tr$5 Mil
Hd: Nelson Hagerty, Pres&TO
Lincoln H. Wilkins, ExecVP&AsstTO
Michael Imperio, AsstTO

Kingwood

ALBRIGHT NATIONAL BANK
P.O. Drawer C 26537
304/329-0585
Hd,Nb: Max Buric, Pres&TO
PersTr,CorpTr,TrInv,ComTrF,Nb: E. D. Grande, SrVP&AsstTO

Mannington

FIRST EXCHANGE BANK
P.O. Box 388 26582
304/986-1700
Hd: Jesse Garcia, III, AsstVP&TO

Martinsburg

CITIZENS NATIONAL BANK
P.O. Box 847 25401
304/263-8944 Tr$5.3 Mil
Hd: Stephen S. Grove, TO

OLD NATIONAL BANK OF MARTINSBURG
P.O. Box 947 25401
304/263-0861 Tr$22 Mil
Hd: Robert L. Booth, SrVP&TO
Admin: Herbert A. Michael, AsstTO

PEOPLES NATIONAL BANK
P.O. Box 708 25401
304/267-8927 Tr$7 Mil
Hd: John R. Allen, VP&TO
Sarah V. Pappas, AsstTO

Montgomery

MONTGOMERY NATIONAL BANK
4th Ave. & Lee St. 25136
304/442-2492
Hd: Elizabeth L. Perry, AsstCsh&TO

Moorefield

SOUTH BRANCH VALLEY NATIONAL BANK
P.O. Box 670 26836
304/538-2353
Hd: Janet Sindy, TO
Edgel A. Liller, ExecVP&AsstTO

Morgantown

FARMERS & MERCHANTS BANK
P.O. Box 698 26505
304/292-9441 Tr$19 Mil
Hd: Delbert R. Baker, VP&TO
PersTr: Mrs. Francie Klink, TO

FIRST NATIONAL BANK
P.O. Box 853 26507-0853
304/291-7721 Tr$28 Mil
Hd: Kim Craig, AsstVP&TO
Admin: Leslie Gilbert
Kathy Feathers
TrOpers: Mary J. Dicresce
Karen Kopacki
TrInv: Tom Barsody

Moundsville

MERCANTILE BANKING & TRUST CO.
P.O. Drawer C 26041
304/845-2470
Hd: C. Michael Blair, Pres&TO

Mullens

THE PEOPLES BANK
25882
304/294-7115 Tr/u$1 Mil
Hd: R. L. Bowling, TR

Parkersburg

COMMERCIAL BANKING & TRUST CO.
P.O. Box 1427 26101
304/424-0388 Tr$17 Mil
Hd: Betty P. Rodda, VP&SrTO
EmplBen: Rosemarie Colberg, AsstTO
Nb: C. Randall Law, AsstVP&TO

MOUNTAIN STATE BANK
P.O. Box 3038 26101
304/485-7331 Tr$9.5 Mil
Hd: R. G. Miller, VP&TO

PARKERSBURG NATIONAL BANK
P.O. Box 1508 26101
304/424-8800 Tr$188 Mil
Hd,TrSls&Mktg: Robert B. McHenry, VP&TO
TrOpers: June S. Whytsell, AsstVP&TO
TrInv: Betty E. Barnette, AsstVP
CorpTr&EmplBen: Thomas Douglass, TO
PersTrAdm: Charlotte J. Potter, AsstVP&TO

WOOD COUNTY BANK
P.O. Box 1587 26102
304/424-7595 Tr$26 Mil
Hd: Larry A. Thornton, SrVP&TO
TrOpers: Pamela S. Robinson, AsstTO

The typical reader of
TRUSTS & ESTATES
has been reading it
for 8.4 years.

WEST VIRGINIA (Cont'd)

Point Pleasant

CITIZENS NATIONAL
P.O. Box 37 25550
304/675-4480 Tr$5 Mil
(Division of First Huntington National Bank)
Hd: Charles Lanham, Pres&SrTO
M. V. Watterson, AsstTO

Princeton

FIRST COMMUNITY BANK-PRINCETON
P.O. Box 671 24740
304/425-7521 Tr$43 Mil
Hd: John W. Hudson, SrVP&TO

MERCER COUNTY BANK
P.O. Box 791 24740
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Nb: R. O. Hanlen, Pres

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FIRST NATIONAL BANK
P.O. Box 8037 25303
304/744-9424 Tr$1 Mil
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Welch

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CorpTr,ComTrF,EmplBen: J. L. Hogg, TO
TrOpers,Nb: Ann Phillips, AsstTO

Wheeling

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PersTr: Mark C. Ferrell, SrTO
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Trust Dept.
1114 Market St. 26003
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PersTr: Martha M. Sobray, AsstVP&TO
Carrie J. Nunemaker, AsstTO
George P. Schramm, TO
Mitzi R. Williams, AsstTO
CorpTr: Dorothy L. Meigh, CTO
TrInv: John W. King, VP&TrInvO
William D. Gossett, AsstTrInvO
TrOpers: Carol S. Hooff
EmplBen,Nb: Dennis R. Ronek, TrMktgO
Shirley A. McCann, AsstTO
Mary E. Nolte, AsstTO

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700 Fifth Ave.
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PersTr: Richard H. Gamble, AsstVP&TO
CorpTr: William S. Schneider, VP&TO
TrInv: Philip R. Keller, VP&TrInvO
EmplBen: Steven J. Franz, EBO
TrOpers: Kenneth W. Sickels, AsstVP&TOpO
Prob: Robert T. Kemps, TO

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CorpTr,EmplBen: James A. Kluge, VP
TrInv,ComTrF: Roger S. Core, SrVP&InvMgr
TrOpers: Judy Danzinger, TOpO
Nb: Thomas J. Vonck, AcctExec
Treas: Thomas T. Torkelson, TO
ValleyBrkgSvcs: Robert Cheek, TO

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Hd: Thomas D. Wiers, VP&Mgr
PersTr,EmplBen: Curtis R. Parish, TO

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TrOpers: Charles R. Berg
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715/839-6441 Tr$65 Mil
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(Trust Office of Wausau)
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Gillett

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Gay Pivonka, VP
David C. Rusch, VP
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414/673-4600
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TrInv,ComTrF: Thomas E. McKaig, VP&TrInvO
TrOpers: Jane R. Stevenson, AsstVP&TO
EmplBen: Stephen J. McDonnell, AsstVP&TO
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(Operating at Marine First National Bank)
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608/752-7851 Tr$2 Bil
(Trust Service Office of Milwaukee)
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Robert M. Berg, VP&TO
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CorpTr,TrInv,ComTrF,EmplBen: Steven Perlewitz
TrOpers,TDP: Shirley K. Krenzke

Kenosha

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TrOpers: Michael Wendler
TDP: Jean Zuzinec
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(Trust Office at Citizens National Bank, Lake Geneva)
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PersTr: Lorraine Erickson, AsstVP&TO
TrInv,ComTrF: David L. Ball, VP&TrInvO
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Marshfield

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PersTr: Carol Koffarnus, PersTO

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EmplBen: Ronald E. Jensen, AsstVP&TO
TrOpers: Patricia L. DeJong, VP&TO
Nb: Merl B. Case, VP&TO
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715/926-4234 Tr/u$1 Mil
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Nb: D. Spalding

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TrOpers: Gary L. Armstrong, TO
Nb: Stephen G. Reed, TO

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THE MARINE TRUST COMPANY, NatAssn
(Operating at The First State Bank of New London)
113 North Water St.
P.O. Box 268 54961
414/982-3300 Tr$2 Bil
(Trust Service Office of Milwaukee)
Hd: Joseph E. McGrane, VP&Mgr
PersTr: Richard L. Jones, TO
Nb: Stephen G. Reed, TO

Oshkosh

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P.O. Box 2448, 111 N. Main St. 54901
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Hd: Wilson K. Roane, VP
PersTr,Nb: Eugene C. Leslie, VP
PersTr: Elizabeth A. Adams, TO
EmplBen: James J. Mueller, AsstVP
TrInv,ComTrF: Gerald A. Riskey, AsstVP
TrOpers: Richard Schultz
Prob: Dale W. Sonnenberg, AsstVP

FIRSTAR BANK OSHKOSH, N.A.
300 N. Main 54901
414/231-6610
(Trust Office of Firstar Bank, N.A. of Appleton)
Richard L. Allen, Pres
Thomas J. Regan, AsstVP&TO

VALLEY BANK OF OSHKOSH
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Tr/u$25 Mil
Hd: David R. Krumrei, VP&TO

Platteville

FIRST NATIONAL BANK
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608/348-9541 Tr$4.2 Mil
Hd: James L. Carns, Csh&TO
Charles J. Runde, VP&AsstTO

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EmplBen: Charles Russella, TO
TrOpers: Susan R. Garner, TO

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441 Main St. 53403
414/637-4411
(Trust Service Office of Milwaukee)
Hd,CorpTr,Nb: Richard Seminaro, VP
PersTr,EmplBen,TrOpers: Margaret Nutt, AsstVP

THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine First National Bank)
500 Wisconsin Ave.
P.O. Box 221 53401
414/633-8201 Tr$2 Bil
(Trust Service Office of Milwaukee)
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Admin: Richard W. Kozich, VP
TrInv: Janette Koepsel, VP

Reedsburg

THE REEDSBURG BANK
P.O. Box 90 53959
608/524-8251 Tr$7 Mil
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Hd: Don Jarek, VP

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Dale C. Sevig, VP&SrTO

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Doloris A. Ladwig, AsstTO

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PersTr: Roland M. Neumann, Jr., SrVP&GCoun
CorpTr: Earl E. Schroeder, TO
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EmplBen: Robert H. Foster, AsstVP&TO
TrOpers: Keith A. Cram, AsstVP&TO
Nb: Tom Armstrong, AsstVP&TO

Shorewood

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414/961-6200 Tr/o$230 Mil
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DisBrkg: Pam Rudnick

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1045 Main St. 54481
715/344-3300 Tr$22 Mil
Hd: James A. Blum, VP&TO

FIRST NATIONAL BANK
1245 Main St. 54481
715/344-5100 Tr$34 Mil
Hd: William A. Diedrich, VP&SrTO

Sturgeon Bay

BANK OF STURGEON BAY
P.O. Box 9 54235
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Hd: Paul Wickmann, TO

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(Operating at 1st National Bank of Sturgeon Bay)
54235
414/743-6521 Tr$2 Mil
(Trust Service Office of Milwaukee)
Hd: Leonard M. Rohloff, SrVP&Mgr

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Leona Wavra, Csh&TO

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TrOpers: Frayden V. Amundson, TO
Gwen T. Theien, TO

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1001 Superior Ave. 54660
608/372-2126 Tr$9 Mil
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Donald D. Kortbein, TO
Terry L. Winchel, TO

Two Rivers

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DisBrkg: Pam Rudnick
EmplBen: Wayne Stretsbery, EBO

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500 Main St., P.O. Box 498 53094
414/261-0616 Tr$2 Bil
(Trust Service Office of Milwaukee)
Hd: Thomas D. Wiers, VP&Mgr
PersTr,EmplBen: Curtis R. Parish, TO

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CorpTr,ComTrF: Don Zerrien, TO
TrInv: George Struck, VP
EmplBen: Larry Sarver, 1stVP
TrOpers: Judith Holland, TO

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TrInv,ComTrF: R. W. Schwenkner, AsstVP&TO
EmplBen: M. F. Hron, AsstVP&TO
TrOpers: M. A. Kandel, TOpO

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801 West Washington St.
P.O. Box 557 53095
414/338-2111 Tr$2 Bil
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Hd: Thomas A. Schowalter, VP&Mgr

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COMMERCIAL BANK
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414/473-5531
Jon D. Kachel, VP&TO

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414/473-2112 Tr$3 Mil
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TrInv: Donald F. Rosenstein, TrInvO
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EmplBen: Robert L. Whittenberg, TO
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TrInv: John Revolinski, FinCoun

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Kemmerer

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Mae Jean Julian, VP&TO

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EmplBen,TrOpers: Mary F. Alexander, VP,Csh&AsstTO

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EmplBen,Nb: B. V. Jones
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Edmonton, Alberta T5J 2W9
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TrOpers: Andy Bunkis, VP
ClientSvcs: Brian Cope, VP
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Investment Opportunities in Agricultural Real Estate

Current trends in commercial agriculture offer a promising alternative

By **GEORGE E. SCHWAB**
President
Agrivest, Inc.
Glastonbury, Conn.

Despite widespread problems in the American farm economy, wise investors recognize opportunities in agricultural real estate. This seeming paradox is rooted in a variety of reasons. Trust officers should consider agriculture as a way for their clients to further diversify their portfolios, particularly since agricultural real estate values respond to factors other than those that influence our industrial economy.

Fundamental changes in the industry, such as technology, consolidation, and modern management, all contribute to a changing farm economy. However, the numerous family farmers that have been "forced off the land" overshadow those who have advanced their knowledge to become highly successful professional farmers who can withstand downturns and profit in good times.

At first blush, agricultural real estate may appear to be an unconventional investment that exceeds the level of risk many estate planners and trust officers can comfortably assume. However, economic observers indicate otherwise. Agriculture does provide safety of principal and a potential for growth that equals or exceeds stocks, bonds, and other "traditional" investment assets.

What's more, commercial agriculture is a viable alternative to, and a good balance for, urban real estate holdings because these two investment options are influenced by different economic factors. "Industrial and agricultural economics are two different animals and should be treated as such."[1] More often than not, price fluctuations between urban and agricultural real estate run countercyclically.

Today, commercial real estate prices continue to escalate without economic

Table 1
AGRICULTURAL REAL ESTATE HISTORIC RISKS, RETURNS AND CORRELATION WITH OTHER ASSETS

	[illegible]
Total Returns:	
Agricultural real estate	11.31%
Common stocks	[illegible]
Commercial real estate	[illegible]
Compound inflation rate	[illegible]
Corporate bonds	4.91%
Volatility of Returns (standard deviation):	
Common stocks	[illegible]
Corporate bonds	[illegible]
Agricultural real estate	[illegible]
Commercial real estate	[illegible]
Inflation rate	[illegible]
Correlation With Other Assets:	
Agricultural real estate	
vs. Commerical real estate	[illegible]
vs. Common stocks	[illegible]
vs. Corporate bonds	[illegible]
vs. Inflation rate	[illegible]

Source: R. G. Ibbotson Associates, updated study based on [illegible] support for these increases. Overbuilding and rehabilitation of old properties has created a surplus of office space and caused rents to decline by 10-15 percent in many cities. The rate of return for urban properties should fall. At the same time, tax shelter buyers continue to make purchases at the higher prices despite diminishing returns. The 15-18 percent total return anticipated previously is now falling to a range of 10-12 percent for both appreciation and income.

Eroding profits in urban real estate magnify the benefits of agricultural investing. Advantages go beyond the current price structures. Agricultural investments correlate negatively to other assets in the same category *and* they are income producing. Track records on rate of return and cash on cash return for agricultural land compare favorably with other options, such as stocks, bonds, and urban real estate.

Economist Roger Ibbotson's recent study attributes agricultural real estate with a compound return one third greater than commercial property. His study shows the compound rate of return for agricultural real estate from 1960 through 1983 at 11.31 percent and commercial real estate at 8.33 percent. The high rate of return on farms was apparently without the high level of risk or standard deviation characteristic of other asset groups such as common stocks and corporate bonds and far less than gold and silver. This supports the stability of agricultural real estate over the period studied, even including the recent decline in real estate prices.

The diversity of agricultural real estate provides stability since it is independent from the stock market and commercial real estate with economic conditions affecting agriculture differently. The same study also measured the correlation of the major investment assets with each other. Agricultural real estate was found to be negatively correlated.

Historically, commercial real estate prices have been influenced by a broad range of economic factors that have little or no relation to farm productivity or the price of wheat. In the case of agriculture, income returns are determined by the productivity of the land and, ultimately, by commodity prices.

Many people held the view that the dramatic increase in real estate values in the 1970s was driven by inflation. This has been untrue in the case of farmland. According to Emanuel Melichar, senior economist, Board of Governors, Federal Reserve System, the major force affecting farmland values has been, and continues to be, income and return on agricultural production assets, e.g., commodity prices. Melichar's conclusion is backed by other experts, including the United States Department of Agriculture economic research service. Thus, we can expect production asset values, i.e., land values, to increase as farm income increases.

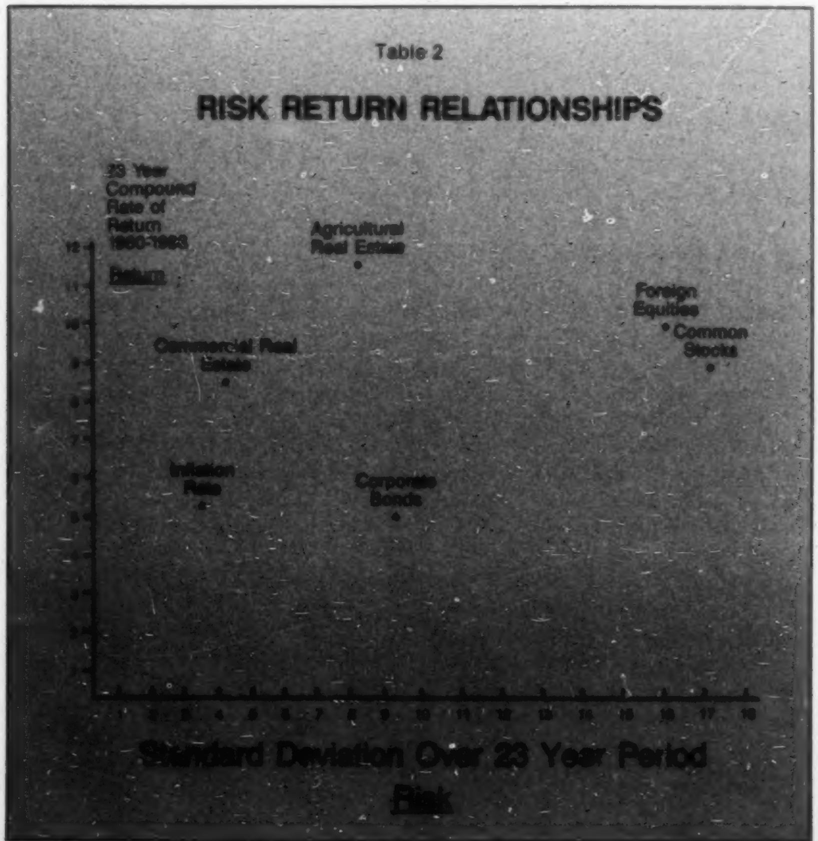


Table 2

RISK RETURN RELATIONSHIPS

While the recent occurrences affecting our agricultural economy have had negative effects on commodity prices, gains are evident. During the past few years, the U.S. dollar has been strong at a time when we were producing record harvests. Meanwhile, worldwide recession limited demand for U.S. crops. Also, the relationship of the dollar to other currencies allowed expanding nations such as Canada and Argentina to gain a foothold as a world food supplier under the sagging umbrella of American agriculture.

Substantial returns were still realized as U.S. farmers waited out the storm. Clearly, the Federal Government statistics mask a wide range of situations—from very efficient, profitable, well-run operations, to a large number of marginal operations, some of which, of course, are run as part-time ventures, as hobbies, or even as intentional tax loss operations.

During the same period of farm consolidation and improved efficiency, farmland values were increasing dramatically. During the 1970s, total assets of agriculture went from $200 billion to more than $1 trillion, agricultural income tripled, and agricultural land values increased at an annual rate of 13 percent.

Even in the difficult period of the early 1980s, this figure was 9 percent. The overall debt-to-asset ratio continues to be favorable, showing only 25 cents of debt for every dollar in assets. The comparable ratio for the "Fortune 500" is 54 cents per dollar.

Farm income has already been rejuvenated and could well have reached 33 billion in 1984; a 50 percent increase from the year before.

International considerations now hold as much significance as any variable in agriculture, and they have begun to ameliorate.

The outlook for farm exports brightened in 1985 and should hold. The world economic recovery that began in some industrialized nations in 1983 may begin spreading to developing countries as 1985 unfolds and lead to continued sales for U.S. farm products.

Economic recovery notwithstanding,

Life insurance companies, once a major source of long-term credit to agriculture, are being forced by the changing payout requirements of their life insurance products to turn toward investments with shorter terms

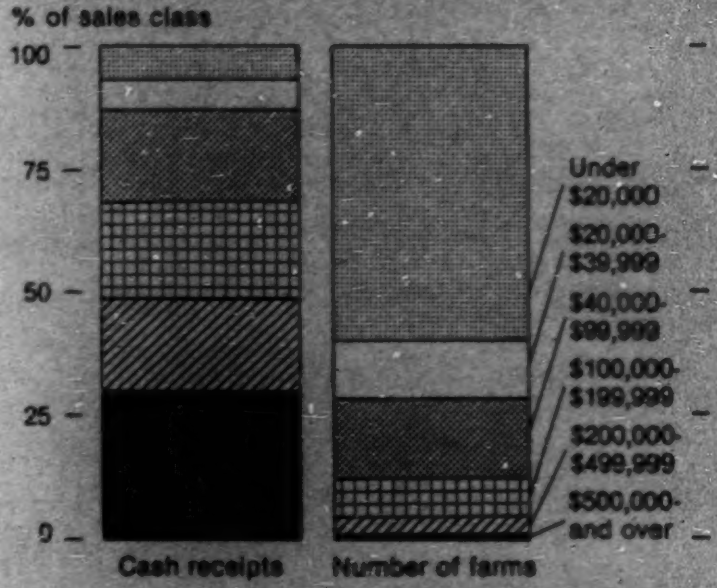
the large foreign debt burden (and a relatively strong U.S. dollar in 1984) will still limit demand in many developing nations. Higher U.S. commodity prices, however, should increase export value as much as 4 to 5 billion dollars."' Investment in agriculture need not be limited to owning and operating farms. Investors such as life insurance companies have, for over 100 years, provided farm capital through debt and equity financing. Some of the investment vehicles are conventional and shared-appreciation mortgages on agricultural property. Owning the land and leasing it back to professional operators have proven beneficial to both farmer and investor.

Life insurance companies, once a major source of long-term credit to agriculture, are being forced by the changing payout requirements of their life insurance products to turn toward investments with shorter terms and greater liquidity than agricultural real estate debt.

Another lender is the Federal Land Bank. In fact, it has been the largest long-term lender. The Land Bank system raises funds through Farm Credit System bonds. Lately, however, there are indications that the volume of new bond issues may be reduced in order to minimize competition with government offerings. Furthermore, the rate of increase in Federal Land Bank loans has dropped by more than 50 percent in the last year, from a 21 percent increase in 1981 to a 9.7 percent increase in 1982. The Federal government has also reduced its real estate lending substantially, with debt held by the FmHA declining by roughly $20 million in 1982.

Table 3

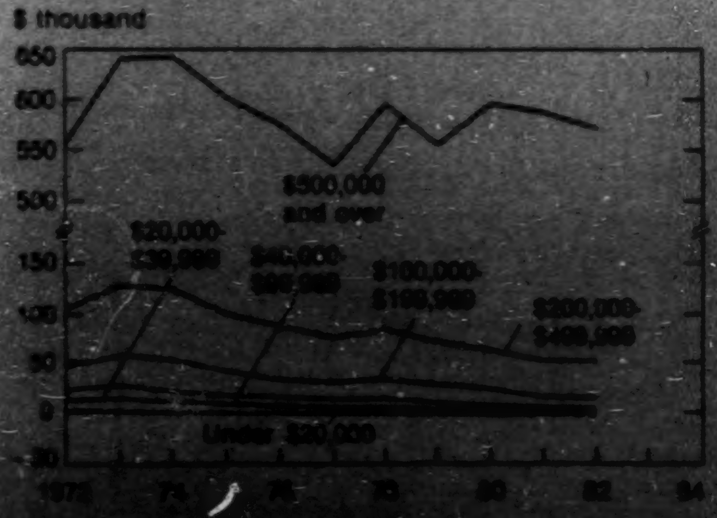
Cash Receipts and Farms by Sales Class



1982 data. Net income before adjustment for inventory change.

Table 4

Average Net Farm Income by Sales Class



Net income before adjustment for inventory change. Beginning in 1978, [illegible]

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The time may be ripe for a whole new crop of agricultural investors. And, investing in agriculture need not mean purchasing land. Rather, a range of financial arrangements such as conventional mortgages, shared-appreciation mortgages, and purchase of land contracts at a discount provide farmers with capital while enabling them to retain ownership of the land.

Furthermore, when the capital is in secured debt rather than equity, investors that provide capital for farm expansion decrease risk. In addition, they derive the benefit of a high-yield, long-term investment and allow the farmer to realize some cash from his increasing land values without having to leave farming.

A growing number of strong operators are becoming more open to investor ownership of land as a means of spreading the risk. Selling a portion of his farmland and leasing it back is becoming a popular way for agricultural operators to fund their capital requirements and, at the same time, maintain control of the land. As a result of this trend, farm properties are being offered at prices that represent excellent values compared to other alternatives.

To be sure, the inevitable marriage of high technology and agriculture has made for some painful changes. Now a competitive farmer has to be as adept at a personal computer as he or she is on the tractor and must meet the capital cost of obtaining this technology.

Through the years, the changes have been revolutionary. From horses to sophisticated computers and advanced genetic technology. Agriculture in the United States has moved from a subsistence level to a point where we are the dominant food producer and exporter in the world.

This position has been achieved and maintained through a period of significant consolidation into larger, more efficient farms. In 1972, only 2 percent of the farms had annual gross income in excess of $100,000. Today, over 13 percent of our farms have gross sales in excess of $100,000.

Contrary to popular opinion, these farms are not particularly large. For example, with corn at $3/bu. and 100 bu./ac. yield, a farm grossing $200,000 needs only 667 acres. Even farms grossing $500,000 may well involve only around 1,500 acres of row crops. These are simply family farms and essentially small family businesses and not the sinsister monopolies hinted at so often by the popular press. This group supplies over 70 percent of the nation's cash sales in agricultural products.[7] In 1983, the top 5 percent of farms, those with gross earnings over $200,000, generated 80 percent of new farm income. On the other hand, the group of farms with earning less than $20,000—still the largest group in terms of numbers of units (60 percent of the total)—combined to produce losses equal to 4.5 percent of net farm income. This low-income group is the focus of much recent publicity concerning the struggle of the American farmer. (Tables 3 & 4).

The changing currents of commercial agriculture are opening highly promising opportunities. Many of these opportunities can be created through profitable relationships between land

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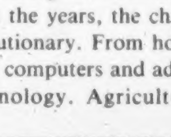

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Agriculture today is an industry bigger than housing, steel, and autos combined. It provides 20 percent of the nation's jobs

investors and the professional farm operator. According to the April, 1984 issue of Agrifinance, "Commercial farms (are) in a fairly satisfactory position. Their rapidly increasing debt loads have essentially been offset in difficult times by a corresponding increase in cash receipts. These are the truly commercial groups and the bastion of American agriculture. Their future growth looks assured."[9] These steady year-after-year increases in farmland values stimulated an expansionist psychology in the agricultural sector, and land prices continued to rise even in the face of decreasing farm income. From 1975 to 1981, real capital gains on land grew at an average annual rate of 2.6 percent compared to a negative real rate of growth in income returns-on-assets of -1.6 perent. It was no surprise, therefore, when land values finally flattened and began to decline.

Agriculture today is an industry bigger than housing, steel, and autos combined. Directly or indirectly, agriculture provides 20 percent of the nation's jobs and contributes 20 percent to the G.N.P. while feeding 243 million Americans and having 30 percent to export. The trade surplus agriculture created during the years of the energy crisis or the mid-1970s is a testimony not only to the size of U.S. agriculture but also to the value of establishing a favorable balance of trade (see Tables 5 & 6). Informed investors who are already investing in agriculture follow some guidelines when it comes to agricultural real estate:

Educate yourself about U.S. agriculture. Talk to agricultural finance and agricultural management companies.

Seek a price that is at a 20 percent—25 percent discount from 1981 peak prices.

Limit yourself to prime areas—don't buy marginal land.

Be sure the land has good access.

Determine the possibility of leasing the land at a good return to both the owner and the tenant.

Buildings mean maintenance and can become obsolete quickly.

Select a property that is a typical size for the area. Avoid "jumbo" units and "mini" units.

Diversify within the agricultural investment geographically and by crop.

Consider high reward investments such as vineyards, orchards, and citrus groves only if you are willing to assume the higher risk and require the tax advantages of a depreciable agricultural asset.

Consider farm properties that fall into the "small commercial" and "commercial farm" categories that comprise 26 percent of U.S. agricultural operations (see footnote).[10]

George Schwab is president of Agrivest, Inc. He was graduated from Texas A&M University. He was formerly with Connecticut Mutual Life Insurance Company, and served as vice president, Agricultural Investments. He is chairman of the Agricultural Committee of the Mortgage Bankers Association, a member of the National Agricultural Credit Committee and director of the Combined Health Appeal.

FOOTNOTES

1. Dun's Business Month, January, 1984, p. 48.
2. Journal of Portfolio Management, Fall, 1979.
3. American Banker, November 15, 1983, p. 14.
4. Economic Review of Federal Reserve, Bank of Kansas City, December, 1983, p.29.
5. Landowner, A New Perspective on Farmer's Financial Strength, May 21, 1984, p.6.
6. Ibid, American Banker, p.12.
7. AgriFinance, February, 1984, p.75.
8. Landowner, Ibid (A New Perspective), p.3.
9. AgriFinance, April, 1984, p.22.
10. Ibid, p.23:

"In February, (1984), Prof. van Blockland presented his idea for a new definition of "farm"—classifying farms into fewer categories than USDA now does. He bases the categories on annual gross sales. . . .

Less than $10,000—Part-time farms

$10,000 to $39,999—Small farms

$40,000 to $99,999—Small commercial farms

and notes these characteristics:

Part-time farms—about 49 percent of all farms. Average off-farm income is more than farm income, and farm losses are "a reasonable price to pay for the intangible benefits of living on a farm."

Small farms - about 24 percent of all farms. Not large enough to earn a meaningful income from farming, but don't have enough time to hold full-time off-farm jobs. Economic viability is in question.

Small commercial farms—about 16 percent of all farms. The smallest group who are primarily farmers...and trying to expand to move into next category.

Commercial farms—about 10 percent of all farms. Produce about 70 percent of all U.S. farm production. But they're not particularly "large"...a few hundred acres of row crops can generate $100,000 annual income.

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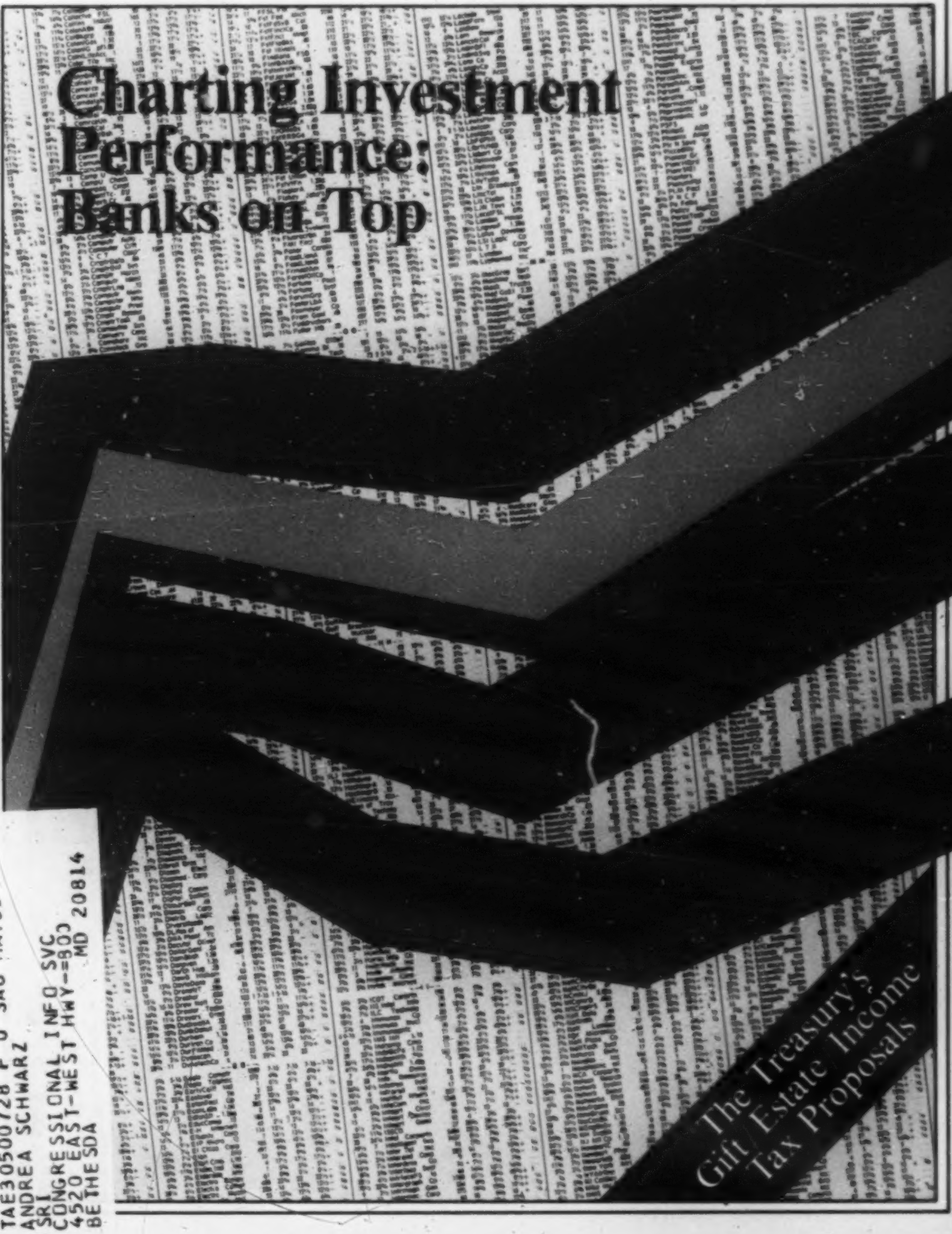

Charting Investment Performance: Banks on Top

The Treasury's Gift Estate Income Tax Proposals

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CONGRESSIONAL INFO SVC
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BETHESDA MD 20814

TRUSTS & ESTATES

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MAY 1985
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COVER

Shown on the cover is a section of a graph representing the growth of a $10.00 investment over a five-year period from 1979-1984. The lines represent the performance of banks, insurance company common stock funds, mutual fund growth, and investment advisor equity portfolios. For a closer look, turn to page 14.

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Equity Performance Study Shows Banks Coming on Strong

Banks compare favorably with other investment managers over the last three and five year periods

By **MICHAEL C. BAKER**
Senior Vice President and Trust Officer
Texas Commerce Bank N.A.

The long-awaited study, *Equity Performance 1975-1984: Banks vs. Other Managers,* prepared by CDA Investment Technologies, Inc. for the American Bankers Association, Trust Division, has now been published and is currently the subject of much discussion throughout the investment management industry. The overall objective of the study was to compare bank equity performance against that of other manager groups, including insurance companies, mutual funds, and investment advisers. The equity funds compared included funds for both personal and employee benefit accounts, and were limited to common stock funds. Specifically, the study covered 293 pooled bank funds, 62 insurance company separate and variable accounts, 282 mutual funds that had an investment objective of growth or growth and income, and 243 investment adviser equity funds.

For many years, banks have suffered from the misconception that they have been unable to provide investment performance superior to, or even equal to that provided by insurance companies, mutual funds, and investment advisers. The ABA study was commissioned specifically to address this poor image banks have had as equity managers. Happily for the banks, the results of the study show that their performance compared favorably over three and five years, although not as well over the earlier five years of the latest decade. Additionally, it was concluded that the banks did quite well during the most recent down-market and exhibited a greater consistency among managers than did the other groups. On closer analysis, one might conclude that if there is a trend developing it is that the banks are getting better at managing equities - not worse, as some would have consumers believe.

Investment performance is and always will be an important factor in the selection of a manager. Most marketers, however, believe that it is only one of several criteria used in the selection process. Banks would do well to consider this as the results of the ABA study begin to receive more attention in the financial press. One study cannot assure any manager group of dominance in the marketplace, no matter how favorable the conclusions. Nevertheless there are several ways banks can take advantage of this newest study - most particularly from the standpoint of marketing.

Non-bank equity managers have often had a competitive edge when it comes to the marketing of their own investment performance. Particularly among very high net worth individuals and medium-sized employee benefit plan sponsors, there is frequently a perception that banks have inferior equity performance and inattentive portfolio management because they under-pay their investment professionals and they are therefore not motivated to do well. They follow with the supposition that even if the bank portfolio managers do well, they eventually leave because of the limited compensation structure within banks. Non-bank equity managers often build on this misconception and tell their prospects that by using them as their manager, they can avoid dealing with an organization that is subject to high turnover among its securities professionals. Unless one is dealing with a single-owner firm, nothing could be further from the truth. Investment advisory firms, insurance companies, mutual funds, and banks all suffer turnover.

If you subscribe to *Money Management Letter,* you know that it reports, among other things, investment management career changes. In the March 4, 1985 issue alone, there were 18 individual career changes listed. Of these, only three involved individuals at banks. That's not to say that banks never have turnover or that they all pay their investment professionals well enough to motivate them to succeed, but market research tells us that the average consumer of investment management services is misinformed about the relative level of personnel turnover within the four major manager groups. Rather than think banks somehow have much higher turnover and therefore inferior investment performance, the consumer should instead know that turnover of bank investment personnel is no greater than any other group *and,* when equity investment performance is compared between groups, banks compare quite favorably. The ABA study can be used to dispel the myth that as equity managers banks do not perform as well as other manager groups. In the last three years, banks have outperformed all other groups, and in the last five years they have outperformed or equaled their competition.

It is with this predicate that banks can then best review with the consumer the other selection criteria. Financial strength, safety, and security are almost always considered, as are things like personal service, fees, and that difficult to define element we have come to understand as "quality." Wealthy individuals still tend to place a higher value on the overall perceived quality of a potential manager than they do on past investment performance. Also attractive to these individuals is the ability of banks to manage more than just securities; mineral, real estate, and closely held business assets for example.

With respect to the employee benefit market, the importance of investment performance (which most often does involve only securities) is greatest for the largest plans - those considered by most managers as the "national" market. These plans usually retain a plurality of managers, each specializing in doing one or two things very well. Medium-sized and smaller plans on the other hand, are less investment-sensitive and place more importance on things like established banking relationships, administrative experience, personal service, and the operational capability of their prospective employee benefit asset managers. These plan sponsors want good investment performance combined with capable administration. The ABA study can be used to reinforce the banks' position that their equity investment performance is just as good if not better than that of the other manager groups. Of the three time periods studied (three, five, ten years), the ten-year results are perhaps the most irrelevant from the standpoint of marketing. As one member of the ABA's Asset Management Committee recently said to me, "Who remembers who won the 1975 World Series? - and even if someone does, what help is that knowledge in predicting the winner in 1985?" Too much time has passed, and we're in a different world now.

Another important conclusion of the ABA study was that with regard to variance (the difference in performance between the individual managers within a group), banks showed a tighter consistency of return. Banks can use this information to their advantage; i.e. equity management by banks is more predictable than for the other three manager groups.

As the numbers are made available to all of us, banks will be comparing their individual performance with that of the ABA bank group. At the very least, banks can now say that the statistics show they are as good as if not better than the mutual funds, insurance companies, and investment advisers with respect to equity management. By scientifically dispelling the myth of poor performance first, banks are more likely to receive a fairer evaluation in the manager selection process.

How well the ABA's Asset Management Committee promotes the survey will have a lot to do with its eventual understanding and acceptance by the consumer. It's a good story . . . and it should be told by bank investment managers and marketers at every opportunity. ☐

EQUITY PERFORMANCE 1975-1984: BANKS VS. OTHER MANAGERS

Prepared by CDA Investment Technologies, Inc., Silver Spring, Md.
For the American Bankers Association, Trust Division

PROFILE OF THE DATABASE	No. FUNDS	ASSETS MIL$
BANK COMMON STOCK	293	18134
INSURANCE CO. COMMON STOCK	62	26271
MUTUAL FUNDS (GROWTH)	169	27116
MUTUAL FUNDS (GROWTH & INC)	113	34730
INVESTMENT ADVISORS EQUITY	243	204970
TOTALS	880	311221

	ANNUALIZED RATES OF RETURN FOR PERIODS ENDED 12/31/84		
	3 YRS	5 YRS	10 YRS
BANKS	16.3	14.3	13.7
INSURANCE COMPANIES	15.9	14.3	14.3
MUTUAL FUNDS	14.9	13.6	14.7
INVESTMENT ADVISORS	14.3	14.1	N/A

	CYCLE RATES OF RETURN	
	DOWN MARKET	UP MARKET
	3/31/81-6/30/82	6/30/82-12/31/84
BANKS	−12.4	69.5
INSURANCE COMPANIES	−13.2	69.5
MUTUAL FUNDS	−11.9	62.2
INVESTMENT ADVISORS	−16.3	64.8

Michael C. Baker manages the Trust Financial Planning Division of the Texas Commerce Bank-Houston. He received his B.A. degree from The College of St. Thomas in 1970. He is a director of the Houston Estate & Financial Forum, chairman of the 1985 BMA Trust and Personal Financial Services Council. He is also a member of the visiting faculty at the Center for Executive Development, College of Business Administration at Texas A&M University.

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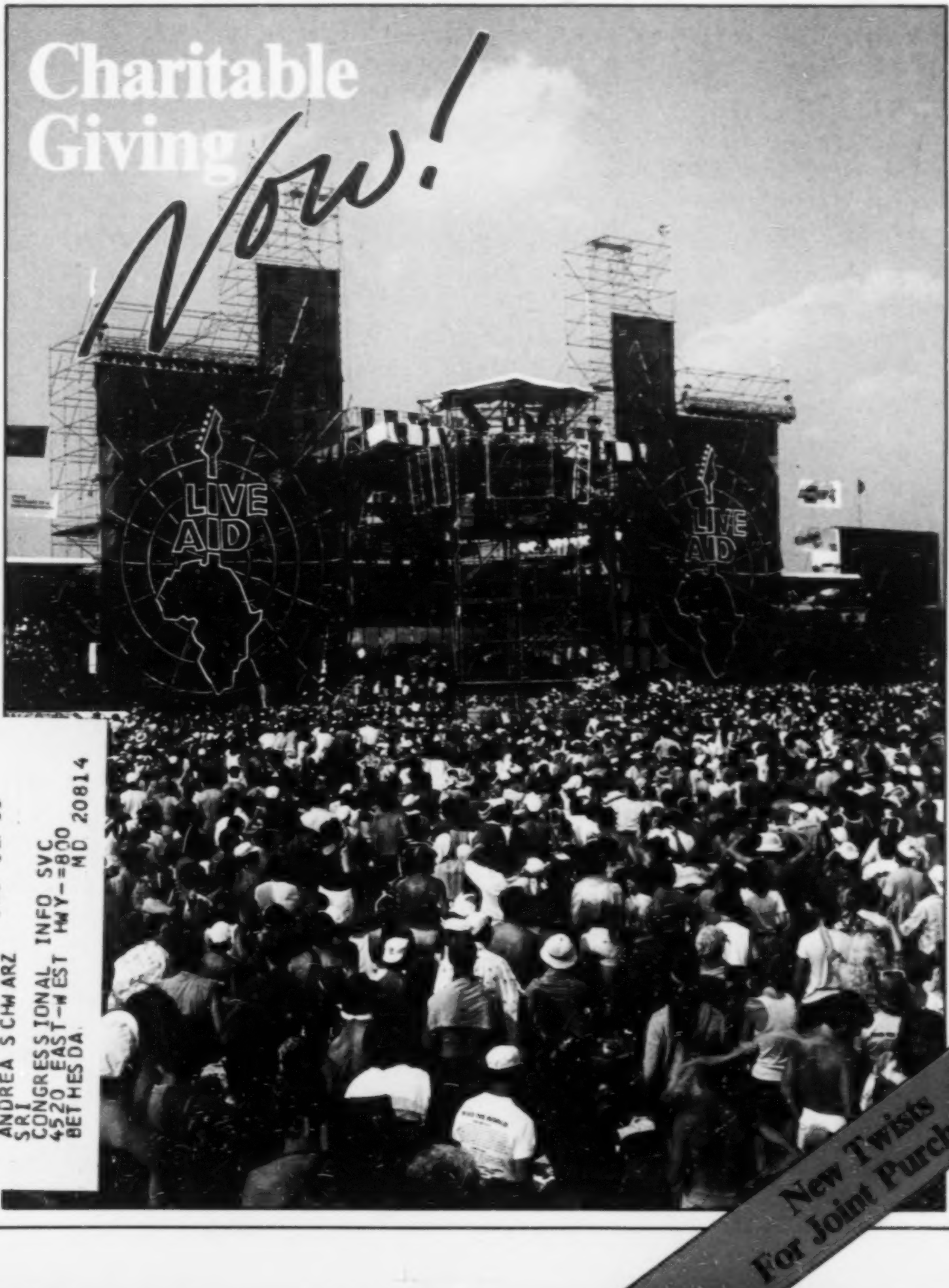

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New Twists For Joint Purchases

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COVER

The Live Aid concert, televised internationally, raised more money in a single day than any other charitable drive. Providing an impetus for future benefit galas, the concert inspired donations of $40 million. Cover photo courtesy of Nick Elgar/LGI © 1985.

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Banks Versus Counselors: The Race Continues

SEI study shows banks' victory, but counselors gain market share

By **DONALD H. KORYTOWSKI**
Vice President
and
CAROLYN MAINGUENE
Manager, Business Planning
SEI Corporation
Chicago, Ill.

The good news for bank equity managers in 1984 was that, for only the third time in twelve years, they outperformed investment counselors. The bad news was that banks again lost market share to investment counselors and other types of managers last year.

In previous articles, SEI has examined the equity performance of banks and trust companies compared with that of investment counselors over various time periods from 1973 through 1983 (TRUSTS & ESTATES, May 1983 and July 1984). Except for 1981 and 1982, investment counselors outperformed banks. Last year, SEI also found that banks had continued to lose market share, and we looked at some of the possible statistical reasons for this trend, such as portfolio characteristics and manager "style." This article will explore the reasons for banks' superior returns in 1984 as well as the factors behind their continuing slide in market share.

Equity Fund Performance

The following data is based on analysis of more than 4,000 tax-exempt funds that make up SEI's Funds Evaluation Services data base. Table 1 shows cumulative equity fund returns for investment counselors and banks. For the year 1984, banks outperformed investment counselors, with a median return of 1.9 percent for banks versus 0.8 percent for counselors. However, over longer periods of time, counselors have shown consistently higher returns. This is true not only at the median but at the 10th and 90th percentiles as well. In fact, even in 1984, the top-performing investment counselors (10th percentile) achieved better performance than banks at the 10th percentile.

Given this perspective, how did banks generally manage to outperform counselors in 1984? A partial explanation can be found in the relative equity commitment levels of the two groups during 1984. Historically, bank equity managers have held a somewhat lower percentage of equities (and a correspondingly higher percentage of cash equivalents) in their portfolios than counselors have. This pattern was evident in 1984 (Table 2). The median equity commitment by banks ranged from a high of

Table 1
Range of Equity Fund Returns*

	Banks				Investment Counselors			
	10th	50th	90th	Range	10th	50th	90th	Range
5 years	17.0	13.9	10.0	7.0	18.1	15.4	11.8	6.3
4 years	14.0	9.6	6.1	7.9	17.0	11.3	6.3	10.7
3 years	18.4	14.6	9.3	9.1	20.5	14.8	9.4	11.1
2 years	15.6	10.5	3.8	11.8	18.5	10.7	4.1	14.4
1 year	9.0	1.9	−5.3	14.3	11.1	0.8	9.7	20.8

*For periods ending December 31, 1984

Table 2
Equity Funds — Commitment to Equities

Quarter Ending	Banks			Investment Counselors		
	10th	50th	90th	10th	50th	90th
12/31/83	99.4	88.8	74.8	99.5	92.3	73.0
03/31/84	99.0	86.8	67.8	99.9	92.2	70.2
06/30/84	98.4	85.9	69.4	99.2	90.2	64.0
09/30/84	98.2	88.3	77.2	99.6	89.4	71.3
12/31/84	98.6	87.5	73.6	99.6	91.1	71.6

88.8 percent to a low of 85.9 percent, while the median for counselors varied from 92.3 percent to 89.4 percent. The overall lower equity commitment by banks helped their relative performance in a year during which the market, as represented by the S&P 500, returned only 6.3 percent, while the annual yield on 91-day T-bills averaged 9.6 percent.

In addition, bank equity managers were somewhat better at timing the market. After two quarters of negative returns, the S&P 500 registered a 9.7 percent gain in the third quarter of 1984. During that quarter, the median equity commitment of banks increased from 85.9 percent to 88.3 percent, while the median commitment of counselors continued to decrease. Thus, although counselors still held a slightly higher percentage of equities than banks did during the third quarter, their overall performance for the year was hurt by their significantly higher equity commitment levels during the first two quarters.

Another way of comparing the equity performance of banks and investment counselors is to look at equity returns only. As shown in Table 3, the pattern of results is very similar to the performance of equity funds. Again, banks beat investment counselors in 1984, although for longer periods of two to five years, counselors generally outperformed banks.

Table 3
Range of Equity Only Returns*

	Banks				Investment Counselors			
	10th	50th	90th	Range	10th	50th	90th	Range
5 years	17.7	13.7	10.7	7.0	18.8	14.8	9.8	9.0
4 years	14.1	9.1	5.6	8.5	17.7	10.8	3.5	14.2
3 years	19.4	14.5	10.5	8.9	21.5	14.7	8.1	13.4
2 years	17.0	10.2	5.0	12.0	20.2	10.9	3.7	16.5
1 year	10.2	1.9	5.5	15.7	11.1	0.6	-8.2	19.3

*For periods ending December 31, 1984

Table 4
Portfolio Characteristics: Quarterly Dividend Yield

Quarter Ending	Banks			Investment Counselors		
	10th	50th	90th	10th	50th	90th
12/31/83	4.8	3.5	2.2	5.1	3.4	1.7
06/30/84	5.6	4.3	2.8	5.6	4.0	2.3
12/31/84	5.0	4.1	2.8	5.3	3.9	2.4

Table 5
Portfolio Characteristics: Price/Earnings Ratio

Quarter Ending	Banks			Investment Counselors		
	10th	50th	90th	10th	50th	90th
12/31/83	14.7	12.4	10.3	16.0	12.9	10.6
06/30/84	11.3	9.6	8.5	12.1	9.8	8.0
12/31/84	11.8	10.4	8.6	12.7	10.3	9.0

Table 6
Portfolio Characteristics: Capitalization ($ Billions)

Quarter Ending	Banks			Investment Counselors		
	10th	50th	90th	10th	50th	90th
12/31/83	11.8	8.8	4.8	11.8	6.3	2.0
06/30/84	9.8	7.1	3.9	9.3	5.6	1.9
12/31/84	11.6	8.3	4.2	11.2	7.1	2.5

Table 7
Market Share of Equity Managers

	Number of Funds		Assets Managed	
	1983	1984	1983	1984
Counselors	60%	63%	49%	48%
Banks	32%	27%	18%	13%
Other*	8%	10%	33%	39%

*Includes insurance companies and self-administered funds.

Portfolio Analysis

These results can be explained by examining the portfolio characteristics of the two groups. One factor that was strongly associated with high returns in 1984 was high dividend yield. For the equity market as a whole, stocks with an average dividend yield of 10.4 percent returned 18.9 percent, while those with a yield of 0.1 percent lost 20.5 percent. As shown in Table 4, the median quarterly dividend yield of banks' portfolios was higher throughout 1984 than the yield obtained by investment counselors. Another factor favored by the market in 1984 was low price/earnings ratio. In two of the three periods, banks had lower median P/E ratios than counselors (Table 5).

An additional portfolio characteristic often associated with high dividend yields is high market capitalization. Table 6 reveals that, across the data base, banks invested in higher cap stocks than did counselors in 1984.

These three portfolio characteristics are indicative of banks' generally conservative investment philosophy. A look at the narrower range of returns for banks (Table 1) confirms this conservatism: For all periods except five years, the spread from the 10th to the 90th percentiles has been substantially wider for investment counselors, indicating that counselors take bigger bets than banks. When they win, they win big; but when they lose, they lose big as well.

To summarize SEI's findings for 1984, the superior performance of bank equity managers last year can be attributed to their generally conservative approach, as revealed by their focus on high yield, high cap, and low P/E stocks and by their narrower range of returns over time. The reason banks performed better than counselors in 1984 is that the market favored this conservative approach.

One good indicator of general market performance is the S&P 500, which outperformed 75 percent of the equity portfolios on the SEI data base in 1984. The characteristics of the S&P 500 are those of a yield-oriented portfolio: high dividend income and low P/E ratios. Over the past three years, the yield "style" has been strongly favored by the market; the highest median equity fund returns on the SEI data base have been exhibited by yield managers for the one-, two- and three-year periods ending Dec. 31, 1984. This does not mean, of course, that this trend will continue. Again taking the S&P 500 as an example, the index beat 70 percent of equity portfolios over the past three years, but over the longer run (i.e., the ten-year period from 1975-84), it outperformed only 48 percent of the equity funds on the SEI data base.

Marketing Perspective

Despite the fact that bank equity managers outperformed investment counselors in 1984, they continued to lose market share in terms of both the number of funds and total assets managed (Table 7). SEI's two earlier articles in TRUSTS & ESTATES looked at some of the reasons for the worsening competitive position of banks and at the changes some of them are making in response.

A major stumbling block for banks seems to be image. For one thing, the defection of portfolio managers from banks to counselors gives fund sponsors the impression that banks may stifle creativity. Generally speaking, the banks that have been most successful at meeting the competitive threat of investment counselors are those that have established independent money management subsidiaries. By setting up separate groups, these banks have been able to offer incentive compensation programs comparable to those of investment counselor organizations. Unfortunately, in many cases it turns out that banks have merely served as training grounds for the counselors: Once portfolio managers gain some experience, they are often lured away by the promise of equity participation and the more "entrepreneurial" atmosphere of counselor firms.

Another negative impression that some fund sponsors have of banks is that they are bureaucratic and inflexible: There are too many review committees, and the institutions cannot respond quickly to changing market conditions and sponsor needs. Banks have recognized this problem, and it has been alleviated to some extent by the establishment of quasi-independent subsidiaries.

However, banks' reputation for poor performance sticks in the minds of sponsors. This problem was exacerbated in 1984 by the increased incidence of bank failures. Sponsors tend to look at a bank as a single entity and at the investment organization as just part of the whole. To the extent that the bank itself has financial problems such as bad loans, some doubt may be cast on the abilities of the investment group. In addition, banks are much more visible than counselors in the sense that their financial information is readily available.

Thus, the picture for 1984 is this: Banks' performance was up, and they made progress in some of the areas where improvement was needed. What about the future? Can banks regain their dominant position in the industry? For the near term, the answer is "probably not." The primary reason for this is the recent slowdown in hiring of equity managers. For one thing, it appears that retirement fund sponsors are beginning to feel more comfortable with the overall structure of their plans and are less likely to change managers.

In addition, there has been a decrease in the amount of new money available for investment. The economic climate of the past few years has contributed to this situation in a number of ways. First, plan investment experience has been better than actuarial assumptions suggested. Strong market performance over the past three years has led to substantial overfunding of some pension plans. As a result, corporate retirement fund sponsors have reduced or suspended their plan contributions. A number of corporations have even terminated their pension plans in order to recapture excess assets. Second, sponsors have turned increasingly from defined benefit plans to defined contribution vehicles such as profit-sharing and 401(k) plans, which are more likely to be invested in fixed income or guaranteed investment contracts. Third, the anticipated decline in interest rates has led to the widespread use of dedicated and immunized bond funds, which allow the sponsor to "lock in" a relatively high fixed rate of return on plan assets. All of these factors have contributed to a decreased need for equity management, thereby making any market share gains difficult to achieve.

In response to this situation, a number of banks have begun to offer specialized commingled funds and index funds. It is probably too early to judge the success of commingled funds. There has been some resistance to this concept, chiefly among public fund sponsors, who in some cases are prohibited by statute from investing in this type of vehicle. Banks, however, showed substantial gains in index fund management in 1984.

Another area in which banks are at least holding their own against investment counselors is that of international

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Attorney L. Mark Russell grew up with a mentally disabled brother. His experiences motivated him to write Alternatives.

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401(k) PLANS SEMINAR	September 10-11, 1985	Oak Brook, Illinois	RETIREMENT TRAINING PROGRAM	May 5-9, 1986	Oak Brook, Illinois
CURRENT RETIREMENT PLAN DEVELOPMENTS	September 12-13, 1985	Oak Brook, Illinois	IRA AND BUSINESS RETIREMENT PLANS	November 18-19, 1985	Elizabeth, New Jersey

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investments. According to the 1984 SEI survey of retirement fund sponsors, 38.4 percent of corporate sponsors employ banks to manage their international assets, compared with 38.1 percent who use counselors.

The common denominator of all these successes is the custodial relationship, banks may find additional products that will enable them to compete more effectively with investment counselors.

Conclusion

The decade since the passage of ERISA has seen increased diversification of investment management. Investment counselors, in particular, have become more and more specialized in the attempt to respond effectively to the needs of plan sponsors. Banks are also beginning to meet this challenge by offering products that respond to the current concerns of sponsors for stability of returns and broad asset diversification.

The superior equity returns of banks in 1984 is encouraging, but plan sponsors have to look at the longer term. As everyone knows by now, past performance is no guarantee of future success. The current interest in index funds is indicative of some disenchantment with the equity specialists favored in the past. Perhaps the tide is turning toward a more conservative investment approach on the part of plan sponsors. If so, banks could be in an excellent position to recapture market share by building on their traditional strengths.

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